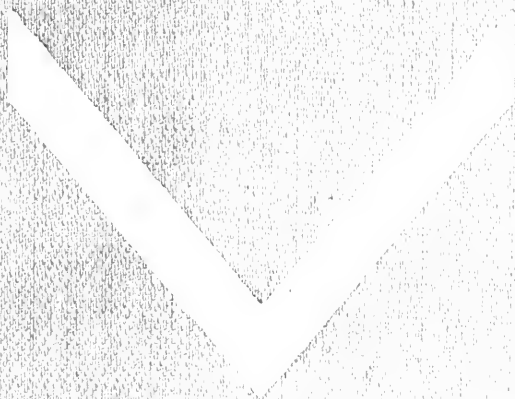


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In Service



S. HERBERT WOLFE

Brigadier General, Finance Reserve Corps,
Army of the United States



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Foreword

ONE of the distressing after-effects of the war will be the number of books which will be written by the soldiers who took part in it. I have no desire to be numbered among those who will attempt to inflict their views and personal experiences on the public, but I remember how keenly I have been interested in the military papers of my father and how much I regret the loss by shipwreck of the major portion of his service records. That he left no permanent record of his many unusual experiences in the field, his interviews with Lincoln, Grant and other public men and his experiences while on staff duty in Washington during the Civil War, is likewise unfortunate for those are tales which in the interest of accuracy should not be handed down by word of mouth.

In the hope, therefore, that my children may be glad to have this account of my experiences in France, England and in this country during the World War, I have prepared this memorandum.

Being an account of my personal doings and not a literary effort, the personal pronoun must of necessity be prominent and I make no apology for its frequent appearance.

S. HERBERT WOLFE

I

It is not my intention to discuss the events which precipitated the World War. I doubt whether anyone is able at this time to decide where the responsibility for the struggle rests. If the truth were known it is probable that the fixing of the responsibility would entail an examination of political, economic and financial histories extending over many years. I shall therefore leave to others the duty of describing the events which brought about the first outbreak and the occurrences of the first two years.

It must have been apparent to anybody who had given the subject any consideration at all that the training and education of Army officers did not necessarily fit them for the problems which would confront those who would be required to equip, maintain and transport the large armies which I felt would be required if we ever went to war. On December 15, 1908, I wrote to the President of the United States and suggested to him the formation of a body of civilians who by their knowledge of business affairs would supplement the work of the regular Army officers. To this letter I received the following reply:

**"WAR DEPARTMENT
Washington**

January 6, 1909.

Sir:

"The Secretary of War directs me to acknowledge the receipt by reference from the President of your letter of the 15th ultimo, wherein you suggest the organization of a body of civilians to be trained in methods of transporting and providing subsistence for troops in time of war. In reply you are informed that your letter was referred to the Quartermaster General and the Commissary General, whose reports on the subject are quoted below:

Legislation and appropriation would be required to inaugurate such a scheme as herein proposed and any Legislation covering the matter would have to be based on some plan of permanency, as a yearly tour of two weeks only would result in no benefit to the service in war-time as far as acquiring even a basic knowledge of the many duties of the Quartermaster's Department. The Quartermasters of the different organizations of the National Guard already in service would be more available, furnishing a handier and better class of material from which to draw on for an auxiliary quartermaster's corps, than from civilians at large, as proposed. (signed) J. B. Aleshire, Quartermaster General, U. S. A.

General Orders No. 6, War Department, 1904, drawn in conformity with the Act of Congress approved January 21,

1903, entitled 'An Act to promote the efficiency of the Militia and for other purposes,' provides for certain examinations to secure lists of persons specially qualified to hold commissions in any volunteer force which may hereafter be called for and organized under the authority of Congress, other than a force composed of organized militia.

This act of Congress provides the remedy for the condition set forth by Mr. Wolfe, but unfortunately, so far as this particular Department is concerned, little interest has been taken by individuals to have their names listed as specially qualified for subsistence work.

This office realizes fully the difficulty in securing proper material in time of war out of which to make efficient subsistence officers, and would be only too glad to assist in every way applicants who desire to take examinations, so that in war-times the list of available men who have demonstrated their efficiency would be as large as possible.

For the purpose of assisting these applicants this office would cheerfully recommend that authority be granted them to visit any of the stations of the Subsistence Department for the purpose of being instructed in their duties, at the place and periods of time most convenient to the applicants. Further, an applicant successful in his examinations would be assisted in every way possible in keeping up with the advances made in the method of subsisting troops. (Signed) Henry G. Sharpe, Commissary General."

Very respectfully,

John C. Scofield,

Assistant and Chief Clerk.

Mr. S. H. Wolfe,

165 Broadway,

New York City.

1 Inclosure.

Of course, in view of this documentary evidence it would be very logical for me to claim that in 1908 I foresaw the possibility of the World War, but honesty compels me to admit that my plea for the creation of this reserve corps did not originate in such an idea. The letter from the War Department, however, was not encouraging and I determined, therefore, to hold the matter in abeyance. As soon, however, as the war clouds burst in 1914, I saw the opportunity of making use of my idea and it is interesting to note that very soon after we entered the war it became necessary to adopt the suggestion which I made in 1908, for in no other way could the wonderful record which the American Army made for transporting and equipping its men in so short a time have been accomplished.

II

The progress of affairs during 1914, 1915 and 1916 made a number of things apparent to every thinking man in this country. The first of these was that sooner or later this country would become an active combatant: whatever doubt on this point may have existed at first, it was clear that the sinking of the *Lusitania* and the unrestricted operations of the U-boats would require us to take a decided stand in the interest of humanity. The second thing that was apparent was the woeful unpreparedness of this country. I doubt whether anyone realized the full extent of our helplessness until the events which followed our entry into war demonstrated so unmistakably our short sightedness in failing to profit by the experience of other nations.

Attempts were made by various people to meet this situation along different lines. The first Plattsburg camp had been held and this served admirably to emphasize the need for trained men in the military establishment.

On January 17th, 1916, I wrote the following letter to the *New York Times*:

The Editor,

The New York Times.

Sir:—

"If the present war has taught us one thing above all others, it is the great advantage which results from the ability to have a large force ready to strike rather than to have to drill and train the various units after the declaration of war. This is the keynote of the entire plea for preparedness.

A careful reading of the proposed bills for the increase of our armed forces and a study of the programs which have been spread before the American public, do not, in my opinion, take cognizance of a very important factor.

In the rearrangement of the military establishment some place should be found for those who are beyond the age of active military service, but who, by virtue of their training and experience, could be of peculiar value to the Government. There are certain duties which, while vital to the success of an armed force have more of an administrative than a military function. Such, for example, is the solution of problems dealing with the obtaining of food supplies, of arms, of ammunition, of clothing, with their manufacture under forced conditions, with the transportation of men and supplies and the various other matters related to them. A reserve force trained to look after such needs of large bodies of troops, could be entrusted with certain duties now devolving upon the Ordnance, Quartermaster and Commissary

Departments, thus relieving some of the officers of those Departments for service in other directions. Men between the ages of 40 and 50, connected with large industrial enterprises who have been especially trained in organization, in directing large numbers of employees in the most effective way, who are skilled in handling problems of administration, constitute a group of civilians possessing a form of ability which should prove particularly valuable in times of emergency.

I have been told that civilians interested in the various branches of engineering are now arranging to be of service to the Government in case of war and this is a step in the right direction. The proposal outlined above, however, deals not with engineers, but with men who have been especially trained along the lines indicated.

The fact that recruits may be enlisted in the National Guard up to age 45, does not solve the problem, for the men who would be entrusted with this work of organization and who are now beyond the age of 40, could not be expected to enlist in the National Guard; in fact, there is no place in that body where they could be used effectively.

If this suggestion appeals to any of your readers I would be glad to have them correspond with me for the purpose of finding out whether there is some way of carrying out the plan."

Yours truly,

S. H. WOLFE.

The responses which I received to this were most encouraging. A number of professional men telephoned or wrote to me, pledging their co-operation. Among them were F. E. Townsend, Sturgis Laurence, B. G. Burtuett, Major C. H. Eagle and Archibald E. Stevenson. Copies of the "Times" were sent to ex-President Roosevelt and Major General Leonard Wood, with the request that if they approved of the idea they assist in forming the organization. The following replies were received:

Oyster Bay,
Long Island, N. Y.

February 4, 1916.

My Dear Mr. Wolfe:—

"That is a very interesting suggestion contained in your letter, but it is not possible for me to take up matters of that kind at this time."

Sincerely yours,

(Signed) T. ROOSEVELT.

Headquarters Eastern Department,
Governor's Island, N. Y.

January 25, 1916.

My Dear Sir:—

"Yours received. I think there is indeed a place for older men in the general scheme of preparedness. Their place is in connection with the organization of supply departments and work behind the lines, work where business experience and capacity for organization will tell."

Very truly yours,

(Signed) LEONARD WOOD.

Mr. S. H. Wolfe
165 Broadway, New York City

In order that the details might be discussed, all who had written to me were invited to meet in the directors' room of the United States Casualty Company, the use of which had been cheerfully given for that purpose by Edson S. Lott, President of the Company. I notified General Wood of my intention and he wrote as follows:

En route to Boston,
February 14, 1916.

My Dear Sir:—

"Your letter received. If you will give me the date of the next meeting I will try and arrange to have Colonel Bellinger or Captain Dorey of my staff present to talk the matter over with you."

Very truly yours,

(Signed) LEONARD WOOD.

Mr. S. H. Wolfe,
165 Broadway, New York City.

At the meeting Colonel John M. Bellinger, Q. M. Corps, U. S. A., represented General Wood and indicated the way in which the proposed organization could be of service to the Government. At the Colonel's suggestion I prepared an outline of the organization, its scope and the duties of those who would join. This outline was discussed with him and Major Frank H. Lawton, who was then on duty on Governor's Island. They were good enough to approve of the general plan and to suggest that I present it to the War Department officials in Washington.

Although I have had considerable experience in submitting new propositions to those in authority, I must admit that I was unprepared for the lack of interest and lack of desire to co-operate which was manifested by those in Washington. I had no illusions as to the value of my idea. Our unpreparedness was something which everybody had to admit: that soon there would be need for the services of the kind indicated was likewise too obvious to permit of discussion; that the regular establishment could not spare men to take up these duties was equally clear; that my proposal (approved as it had been by General Wood and such practical Quartermasters as Colonel Bellinger and Major Lawton) would enable the Government to obtain the services of professional men with special qualifications, was apparent. Notwithstanding all of these facts, however, there was a spirit of antagonism in Washington which would have discouraged one imbued with less confidence in his proposal. Lindley M. Garrison, the then Secretary of War, was away and I was referred to Major General Hugh L. Scott. Polite frigidity would be the proper characterization of the reception accorded me. The request to have General Scott (who was then Chief of Staff) refer the matter with recommendations to the Quartermaster General of the Army was denied and I returned to New York disgusted not with the men with whom I had come in contact, but with the blind adoration of the existing system

which they manifested and the refusal to try something new simply because it had never been done before.

After considering the matter at some length I came to the conclusion that the only way in which my object could be accomplished would be by directly entering the service through the Reserve Corps of the Army. I had served over five years in the 22nd Regiment of Infantry, National Guard, New York, and had thereby become familiar with basic military matters; I had studied various manuals issued by the different bureaus of the War Department from time to time and I felt that it would not take me long to master the necessary subjects for the examination. About this time I became acquainted with a newspaper writer—John M. Oskison—who was interested in the same subject and who had attended the Plattsburg Camp. We arranged to study together and for several months burned the midnight oil mastering the details of army "paper work," regulations, rules for the care of horses and kindred subjects. Learning that a certain number of men would be admitted to the Reserve Corps on their professional qualifications without examination, application was made with the approval of General Wood, but the application arrived one or two days after the War Department decided to admit no more without examination and it was therefore denied.

Orders were finally received from Washington directing me to report for examination early in May, 1917, and together with a number of other candidates for commissions in the different branches of the service, I presented myself at the Army Building, 39 Whitehall Street, New York City; a non-com in the Hospital Corps tested my ability to detect different colors and shades by having me select pieces of wool yarn, and also tested my hearing; a Captain in the Medical Corps completed the examination of the various organs and after certifying to my physical capacity directed me to the Board of Examiners.

Of the seven who entered the physical examination only three of us emerged successfully; this was somewhat of a shock for it indicated from the physical standpoint how poorly equipped was the average citizen of mature age to enter military service. Subsequently I learned that this was also the experience in England and it is a commentary upon the conditions of life surrounding the man of sedentary habits. Afterwards, I believe the standards were lowered as the rejections were interfering with the military program.

I shall never forget the mental examination which we received. Two retired army officers—one Major Whipple (Cavalry) and the other Captain Piper, an Infantry officer—put us through our paces. For three hours we were submitted to a gruelling examination. The findings of the Board were forwarded to Washington and we were left in doubt as to our fate.

III

As soon as it became evident that there would be war between this country and Germany, the life insurance companies gave serious attention to the question of additional premiums to be charged to those who entered the military or naval service. Nearly every company decided to charge no additional premium on policies then in force, but the methods to be followed in the case of new issues varied greatly; in fact, there were nearly as many different plans as there were companies; some planned to charge \$100 for each \$1,000 of insurance, the payments to continue for five years; others planned to limit the payments to two years; still others planned to charge \$25 per \$1,000 as long as the policyholder was engaged in military or naval service irrespective of the field of operation. I felt that the additional charge would be prohibitive in many cases and would serve to discourage enlistments.

This matter was discussed at great length with Mr. Justice Brandeis of the Supreme Court of the United States and at his suggestion I placed the matter before Mr. Ingraham, then Assistant Secretary of War, and Mr. Howard Coffin, of the Advisory Commission of the Council of National Defense. I had very courteous interviews with both of them April 11th; Mr. Ingraham felt that the proposed activity was one in which his department should not engage. I, of course, could not agree with him and this and the subsequent history of the War Risk Insurance Bureau showed the correctness of my judgment; Mr. Coffin asked me to submit the matter to him in writing, which I did on April 12th. Under date of April 17th, he wrote a non-committal formal letter of acknowledgment in the course of which he said:

"This of course brings up problems, the solution of which is only now being taken up. I can only say that the matter is in the hands of the Director for action."

Although the matter was taken up with Mr. Gifford, the Director, by me, I was never able to get any action by the Advisory Commission. I mention these matters in order that they may form links in the chain of events which led to the formation of the War Risk Insurance Bureau.

The National Convention of Insurance Commissioners at its meeting in Des Moines, on April 17th, 1917, appointed a committee to take up with the life insurance companies the question

of uniform war service regulations. The committee invited all of the life insurance companies to send representatives to meet them at the Hotel Astor, in New York, on April 27th, 1917. At that time a joint committee of the commissioners and representatives from the companies prepared a joint report setting forth recommendations upon which all had agreed and urging every company to adopt the recommendations contained therein.

The matter had been discussed at length by a number of people and the suggestion had been made by the President of one of the insurance companies in a letter to the President of the United States that the companies should issue policies at their regular rates and that the Government should agree with the companies to make up any mortality experienced in excess of the American Experience Table.

The matter was of interest not only from the actuarial standpoint, but in view of its direct bearing upon enlistments; I felt that it was the patriotic duty of everyone to devise some plan whereby the policies of the large number of men who would probably be required to serve their country could be saved for the benefit of their families; I feared that the charging of the proposed additional premium would interfere with the taking out of the necessary protection, which would result in privation and hardships to many of their dependents.

At the request of one of the technical magazines, I suggested the following plan for handling the situation.

LIFE INSURANCE AND THE WAR--A SUGGESTION

By S. H. Wolfe, Consulting Actuary

(Written exclusively for Insurance and Commercial Magazine)

"Per capita, the people of the United States enjoy better life insurance protection than do the inhabitants of any other country.

This is merely another way of saying that our people have been quicker to grasp the economic advantage of permitting a large number to share the financial damage caused by their death instead of bearing it individually with no help from their fellows.

Is it any wonder then that the patriotic man about to obey the call of his country will stop long enough to see how his act will affect the protection which he has provided for his dependents, for in many cases the insurance policy is the thing which will spell the difference between comfort and discomfort for his family in the event of his death?

Now, the policies of different companies vary in their provisions. Some do not refer in any way to military or naval service, others assume that risk after one or two years, while still a third group requires the insured, if he wants to keep his policy in full force and effect, to obtain a permit and pay such extra premium as the company may decide it is necessary to charge.

But after he has made a rapid calculation of the high cost of living and the disappearance of the usual pay envelope and salary cheque while he is at the front, he may come to the conclusion that he really ought to have more insurance. He does not anticipate any trouble, for probably he has been importuned time and time again to put his name on the dotted line. In fact, he may have had difficulty in resisting the appeals of his friend—the agent. So, full of confidence, he telephones to the agent to come and see him.

Shock No. 1 is now due.

The news is gently broken to him that in policies issued hereafter there will be a provision that if he engages in military or naval service under certain conditions he must pay an extra premium.

As yet there has been no universal rule adopted by the companies in this country, and some may decide to charge no extra premium if the service is performed within the limits of the United States: others may charge \$50 each year on each \$1,000 of insurance; if his services takes him out of the country the insured will be called upon to pay annually \$100 or \$150 for each \$1,000 of insurance. Of course, those charges are prohibitive, and if the war should last five years—the period during which most of these additional premiums are payable—the insured would practically pay the cost of his policy.

Now comes shock No. 2.

Even if he should be willing to pay the extra premium, he may be able to get only a very limited amount of insurance, for companies have reduced the limits of the coverage which they are willing to give to those who engage in military or naval service. One large company has announced that it will not issue such policies in excess of \$5,000, and when the regular premium and the extra premium are taken into account, it will be seen that the policyholder is receiving mighty little insurance protection.

It is therefore natural for the prospective policyholder to attempt to find out the cause for this increase and to determine whether the companies have simply become panic-stricken or whether they are really affected by the war situation.

Of course, there is no question but that warfare has an effect upon the mortality of insurance companies, but it is incorrect to consider that the sole effect is felt by those who are in the fighting ranks. Even the mortality on the peaceful stay-at-home may, under certain conditions, show an abnormal increase.

The reason why life insurance companies are interested in the question of war risks are two—first, because with other American corporations they will have to meet a large part of the cost of war in the shape of special war taxes and ordinary corporation taxes, and, second, because all of their contracts with their policyholders involve two sets of calculations—mortality and interest earnings—both of which are directly affected by war conditions.

Of course, the primary purpose of an insurance company is the payment of claims. No one element enters so largely into the cost of that function as mortality. The companies, therefore, are vitally interested and concerned in anything which is so essential to a proper basis for their relations with their clients. It requires no extended proof to show that war does affect the mortality experience of a company, but perhaps we have lost sight of the changed methods of conducting warfare. Formerly a company's mortality was in direct proportion to the number of its policyholders who were enrolled as active fighters; thanks to modern methods of conducting war, this has been changed and new factors have been introduced. Not only are companies concerned in the casualties of the firing line, but I venture to say that a considerable variation in the rate of mortality can be ascribed to collateral causes. In Germany, for instance, the shortage in food supplies and the difficulty in obtaining food with the proper amount of nutrition must be contributing factors to an excessive mortality among those who are not directly engaged in the actual fighting.

Zeppelin raids and all of the other different forms of aerial invasion contribute additional mortality risks to non-combatants.

Passing now to the other factor entering into insurance calculations—the interest rate. Nobody knows just what effect the war in Germany, for instance, will have upon the principal of such securities as internal war loans in which the funds of her life insurance companies

have been invested. Will such indebtedness be repudiated or will their payment be provided for by the levying of taxes upon a scale as to amount to practical repudiation? We must wait until the present war is ended before a satisfactory answer to those questions can be obtained.

But irrespective of any consideration of the security of the principal, we do know that in every country violent fluctuations have taken place in the interest yield, and in consequence all calculations based upon interest rates have been directly affected. At the present time short-term notes of some of the principal countries at war are being offered upon a basis which will yield over 8 per cent. and in some cases 9 per cent. The entrance of this country into the war can have only one effect, viz: to still further increase the interest rate at which securities will become attractive to capital available for investments. The value of the securities now held by insurance companies will be directly affected by these fluctuations in the interest rate.

From the above we may properly conclude that war conditions affect not only the fighting man, but every policyholder on the books of an insurance company. It must follow, therefore, that every policyholder is vitally interested in reducing the time during which such abnormal conditions prevail. Is it good policy, therefore, to discourage military or naval service by imposing penalties upon those who are able and willing to do the actual fighting?

But that is just what some companies are doing, and it seems to me that instead of discouraging efforts to shorten the duration of war, every attempt should be made to encourage those acts which will safeguard the interest of all of the policyholders by bringing the fighting to a prompt termination.

How can this be done? In the first place, let us not lose sight of the fact stated before, viz: that insurance companies were primarily intended to furnish insurance protection. The question of profits is entirely secondary. If we are prepared to admit that, the rest of the proposition is comparatively easy. Why should we attempt to separate the mortality as between the combatants and non-combatants? Are we not justified in assuming that if any additional mortality be experienced in the former class it is the result of an endeavor to maintain intact the equities of the entire body of policyholders and therefore it should be assumed not by any particular class, but by the entire body? Of course, this would result in those profits which arise from favorable mortality among the non-combatants being used in part—or even in whole—for the payment of unusual death claims instead of being distributed in the form of dividends. After all, however, this is both just and equitable.

Our chief concern is with the new entrants. Are they to be deprived of the benefits of life insurance protection by the imposition of an additional premium purposely made prohibitive? If so, the matter seems wrong in principle.

For the reasons outlined above, I am of the opinion that the proper procedure would be for the companies by concerted action to agree to issue policies for a certain restricted amount at the regular rates and to provide for the additional mortality from the profits which would ordinarily be distributed in the shape of dividends to policyholders or to stockholders. Last year the records of the three largest companies were as follows:

Company	Dividends Paid to Policyholders	Death Claims Paid
A	\$13,226,900.00.....	\$23,067,760.00
B	19,695,355.00.....	29,332,346.00
C	17,518,116.00.....	25,741,436.00

This is the record for one year only, and when we stop to consider that these companies very wisely did not distribute **all** of their profits, we can appreciate the reserve power of life insurance companies to meet unusual conditions such as the one which now confronts us.

There is still another flexible fund which may be used as a 'shock absorber' for the three companies shown above were holding at the end of 1916 certain funds representing profits to be paid to policyholders in the future. These undistributed profits amounted to the enormous sum of \$212,592,887, and there is no reason why they should not be used for any legitimate purpose, such as the one indicated. What is the true significance of these accumulations? Disregarding for the moment the question of normal profits on the business in force and assuming that each policyholder serving outside of the limits of the United States is required to pay an additional premium of 10 per cent. of the amount of insurance, each \$100,000,000 of undistributed profits on hand would pay the additional premium for one year on \$1,000,000,000 of insurance, and therefore, in the three companies shown above, the accumulated profits of over \$200,000,000 would be sufficient to pay the additional premium for one year on over \$2,000,000,000 of insurance protection.

While, of course, it is impossible to tell just how much insurance will be issued upon the lives of those who will be exposed to the war hazard, it is fair to assume that the three companies referred to will not issue more than \$500,000,000 of insurance a year to all policyholders. What percentage of the total will be war risks? If we take into consideration the fact that it is proposed to recruit the fighting force from those between the ages of 19 and 25, and if we consider that the companies proposed to limit the amount of insurance which will be granted to such applicants, it is safe to assume that not more than \$25,000,000 will be issued on such lives. The annual additional premium—10 per cent. of the face of the policies—will therefore amount to \$2,500,000. Inasmuch as the three companies referred to paid dividends to their policyholders last year of over \$50,000,000 and also had on hand undistributed profits of over \$200,000,000, it would seem that the question of additional mortality would take care of itself without causing more than a ripple on the financial exhibit of the companies.

Therefore, why should we not carry the principle of insurance one step further? If the basic idea is the distribution of the normal losses over the entire body of policyholders, why should we not distribute the abnormal losses in the same manner? Surely every logical reason exists for requiring the policyholder who has been insured for a number of years and who has valuable equities in the shape of accumulated reserves requiring protection, to pay for such protection by foregoing his usual profits.

Certainly the plan is worth a trial, and the wise underwriters managing our companies can be trusted to safeguard the interest of their policyholders by discountinuing the practice before it reaches the danger point.

I, personally, think the danger has been over-estimated and the extra mortality arising from our participation in the war may safely be paid—for the present at least—from the profits of the large amount of business now on the books of the companies.

Of course, this would require the concerted action of the companies to prevent discrimination, but surely in times like these the supervising authorities would be justified in exercising whatever pressure was necessary to extend benefits to those of our people who make the sacrifices and undergo the hardships not solely for their own protection, but in order that the interests of others may be conserved."

IV

Early in April, 1917, I received a telegram from Mr. Justice Brandeis, asking me to come to Washington for a conference in connection with some important war work for the Government; at the conference in his office were present Miss Julia C. Lathrop, Chief of the Children's Bureau of the Department of Labor, and Miss Josephine Goldmark, whose interest in sociological work is so well known.

The object of the conference was to outline some plan of providing relief for the care of the dependents of enlisted men serving in our armed forces, for it was felt that it would be a mistake to defer the preparation of relief plans until the destitution actually existed. It was suggested that valuable suggestions might be obtained from the methods followed by our neighbor—Canada—and I was requested to undertake this work. I agreed to do this if it was understood that I should receive no remuneration, and that it might be considered as my contribution to the war activities.

Early in May, 1917, I proceeded to Toronto, Ottawa and Montreal. It is unnecessary to refer here to the results of my inquiry, for they have been published in the shape of a pamphlet by the United States Department of Labor, Children's Bureau (Bureau Publication No. 25) "Care of Dependents of Enlisted Men in Canada," but I should feel that I would be guilty of gross lack of appreciation if I did not take this opportunity of acknowledging the great courtesies received at the hands of all with whom I was brought in contact in Canada.

In Toronto, Sir William Mulock, K. C. M. G., and Mr. Angus MacMurchy, who were greatly interested in the Canadian Patriotic Fund, were instrumental in enabling me to obtain a clear insight into the workings of that efficient institution; in Ottawa, thanks to Major J. L. Todd, the President of the Board of Pension Commissioners, I not only obtained valuable information, but was introduced to Sir Herbert B. Ames, Mr. E. H. Scammell (Secretary of the Military Hospitals Commission) and all of the officers of the Assigned Pay and Separation Allowance Departments of the Canadian Military Establishment; Miss Helen R. Y. Reid, Convener of the Montreal branch of the Canadian Patriotic Fund, was greatly interested in the attempt of our Government to solve a problem, the full extent and importance of which she realized and was of the greatest assistance in that city in pointing out the practical safeguards necessary

in relief work of this kind. In Toronto, Lieutenant Colonel and Mrs. Vincent Massey were most kind; he was the Dean and Professor of English Literature, I think, at Victoria University, a man of wealth and erudition, who had given up his academic work in order to instruct soldiers in musketry and in the mechanism of the rifle and the machine gun. In one of the university buildings Colonel Massey had constructed a most ingenious aid to musketry instruction. One entered the room by means of a trench identical in construction with those on the battle field. The soldier was given a rifle and instructed to observe carefully any moving object which appeared upon the stage situated at the other end of the hall; by pressing a button the instructor was enabled to cause a small tin figure of a German soldier on a bicycle to shoot across the stage; pressure on another button caused the figure of a German spy to appear for a moment in a church tower and similar effects were produced with other buttons. The soldier was instructed in sighting and by means of sub-caliber ammunition was instructed in marksmanship.

Early in June, 1917, I received my commission as Captain in the Quartermaster Reserve Corps, U. S. A.; in accordance with instructions I addressed a communication to the Adjutant General of the Army accepting the commission and filed my Oath as required by regulations. At last I was an officer in the same Army in which my father had held a commission, but until I was ordered into active service from the reserve list I could be of no use to my country.

Being called to Washington in connection with the report on my Canadian trip, I met Louis B. Wehle, of Louisville, a nephew of Justice Brandeis; Mr. Wehle was assisting the Council of National Defense in the preparation of the "cost plus" contract to be used by the Construction Division of the Army in building the sixteen cantonments which were planned to take care of the National Army when called into service. He spoke to me of the insurance problems connected with the contract and at his request I accompanied him to the office of the Officer in charge of Cantonment Construction—Colonel I. W. Littell. Our conversation very soon indicated to the Colonel's satisfaction that the insurance problems were of no mean magnitude. When he and his assistant, Major W. A. Dempsey, learned that I was commissioned but on the inactive list, they at once "put in" for me, which is a technical way of expressing the fact that the War Department was asked to detail me to the Officer in charge of Cantonment Construction.

Upon my return to New York I waited notification from the War Department that I had been ordered into active service, but none came; I read the Army orders in the daily papers religiously and one morning was gratified to see that the long waited order had been issued but no official notification came and I hardly felt that I was justified in going to Washington on the strength of a newspaper report. The next few days, however, were spent

in putting my affairs in order: I had arranged to accompany my family to Lake Placid but decided that I would not remain there in view of the probability of the receipt of my orders. It was well that I had planned in this way as ten minutes before we left the house for the train a telegram came from Walter Lippmann, Assistant to the Secretary of War, asking me whether I could come to Washington. I replied stating that I would be there in two days and remaining in Lake Placid only long enough to deposit the family, I took the night train, landing in Washington the next afternoon.

Before calling on Walter Lippmann, I decided to report at the office of Colonel Littell to learn whether any orders had been issued. It was fortunate I did so for as soon as I put in an appearance Major Dempsey handed me my orders, which for some reason or other had not been forwarded to me in New York.

V

The latter part of June, 1917, saw me hard at work on the staff of Colonel Littell. The problem of building sixteen cantonments in sixty or ninety days, each of which would accommodate between 40,000 and 50,000 men, was not a simple one.

My introduction to Army life was under the most favorable circumstances for I was thrown in contact with men of experience and action. It would be impossible to describe all of them, but some stand out with particular prominence.

Colonel Littell was a graduate of West Point and had seen service in the Phillipines. A man of the most kindly disposition, whose chief defect, as it appeared to me, was a disinclination to adopt a harsh attitude towards those who were manifestly derelict in their duty. It always seemed to me that if Colonel Littell had been more severe with the contractors and supply men engaged in the cantonment construction work, many of the evils which afterwards developed might have been avoided. He was most kind to the officers who were brought into the Army from civil life and I shall never forget the considerate treatment received at his hands. It meant much to obtain the first impression of Army life from a superior of this stamp and when in later days I was tempted to be annoyed at the acts of some of my assistants, I remembered the kindly tolerance exercised towards my own mistakes by Colonel Littell and I governed myself accordingly. Subsequently, while I was in France, he was made a Brigadier General; after being relieved from his work in the Construction Division he was made the Secretary of the Old Soldiers Home in Washington.

The first officer one met in Colonel Littell's ante-room was Preston Brown, a Major of the 19th infantry, a man with a most delightful sense of humor and a most engaging personality. He was a Yale graduate and his classical quotations served to enliven many official interviews; for some reason, which I never learned, Preston Brown took a kindly interest in my progress, instructed me in Army procedure and saved me from many of the pitfalls which await those who are unfamiliar with the way things must be done in the well-regulated machine known as our Army. I made up my mind that if he had the opportunity, Preston Brown would rise by sheer force of his ability and merit. He arrived in Europe shortly after I did and made a most brilliant record, was promoted from rank to rank until

when the armistice was signed he was a Brigadier General in charge of a division and had received the Distinguished Service Cross.

The Executive Officer is the staff officer who stands between his superior and the rest of the world; he is the one who receives all of the complaints, interviews all visitors and attempts to save his Chief from the routine annoyances which inevitably are found in every office. Colonel Littell's executive officer was Captain R. C. Marshall, Jr., who entered the Army from civil life, took first honors at the Coast Artillery School at Fortress Monroe and possessed talents which peculiarly fitted him for the work of the Construction Division. Upon Colonel Littell's retirement, Captain Marshall (who was then a Colonel) became his successor, with the rank of Brigadier General.

My immediate superior was Major W. A. Dempsey, who, after graduation from college, had become a civilian clerk in the Army; at the outbreak of the war he was commissioned a Major in the Reserve Corps and became known to many of the civilians who afterwards entered the Army owing to the fact that he was lecturer and instructor for a class formed to fit men to enter the Quartermaster Corps. He and Major Frank H. Lawton were the joint authors of a book for such students. Throughout my entire connection with the Construction Division Major Dempsey lost no opportunity to assist me in every way.

There were a number of other capable officers and civilians in the Division and the two months spent there were most interesting and instructive. Fortunately, I was able to fit into a niche as the problems involving fire insurance, workmen's compensation coverage, public liability and surety bonds were most intricate. The "cost plus" contract was a new departure for the Army and it was necessary to take cognizance of the insurance needs—a requirement which had been disregarded in previous Government work for, as the Government never insures its property, no similar situation had ever arisen. Inasmuch as the contractor and not the Government was erecting the cantonments, the injured workmen could look to him under the liability and compensation laws for damages; it became necessary for the contractor to protect himself by taking out an insurance policy, the cost of which was a proper item of disbursement and one, therefore, which the Government in the final analysis was required to pay. It is evident, therefore, that the Government had a vital interest in all of the matters pertaining to the insurance activities of the contractor and Colonel Littell entrusted the entire supervision of this Department to me.

In all my dealings with the officers of the insurance companies, I attempted to impress upon them the existence of an emergency and to appeal to them in the name of patriotism. It was not an easy thing for me to understand the attitude of some of the insurance carriers whose sole purpose seemed to be to

obtain as high a premium as possible. There were some pleasing exceptions to this rule and it is interesting to note that the fire insurance companies met the situation in a most liberal and patriotic spirit. The arrangement which they made with the Government saved it many thousands of dollars. The question of the bonds which the contractors were required to furnish was taken up with the surety companies and the rate was cut in half.

An Army officer is expected to accomplish 100% of the things he starts out to do and he can claim no special credit for accomplishing anything in the line of duty. I have never kept any record of the results of my strenuous interviews with company executives but in an official memorandum filed with the War Department, General Littell is reported as stating that my efforts were instrumental in saving over \$500,000 to the Government in insurance premiums.

On June 29th Colonel Littell's orderly handed me the following order:

WAR DEPARTMENT
THE ADJUTANT GENERAL'S OFFICE
WASHINGTON

June 26, 1917.

From: The Adjutant General of the Army.
To: Capt. Samuel H. Wolfe, Quartermaster Officers
Reserve Corps, Washington, D. C., through the
Quartermaster General.
Subject: Special Assignment.

The Secretary of War directs that, in addition to your other duties, you take up the question of the needy who are dependent upon soldiers of the Army.

(Signed) J. S. JONES
Adjutant General.

1st Ind.

326-P, Officers (Wolfe, Samuel H.)

O. Q. M. G., June 28, 1917—To Capt. Samuel H. Wolfe, c/o Officer
in Charge, Cantonment Construction,
Washington, D. C.

Forwarded.

By authority of the Quartermaster General.

(Signed) Wm. H. CLOPTON, JR.
Captain, Quartermaster Corps.

VI

To appreciate the real meaning of this detail it should be stated that the Council of National Defense, which consisted of three or four cabinet officers, had been considering my report on the Canadian method of taking care of the dependents of the soldiers and had requested Mr. Samuel Gompers, the head of the Federation, to prepare the necessary bill for introduction in our Congress to accomplish the same purpose. Mr. Gompers called to his aid Judge Julian Mack, of the United States Circuit Court. Mr. Gompers was also Chairman of the Committee of Labor of the Advisory Commission of the Council of National Defense. It should be borne in mind that the Council consisted of the three or four cabinet officers referred to, while the Advisory Commission consisted of a number of prominent men, leaders in their own particular industries or professions who were of great assistance to the Government at this particular time.

Immediately after receiving my orders I reported to Mr. Gompers and found that Major Harry Leonard had been detailed to act for the Navy Department in the same capacity as I was for the War Department. Major Leonard was a gallant officer in the Marine Corps, who had lost his arm in action during the Boxer Campaign in China, had been retired for disability, was practicing law in the West and at the commencement of hostilities was called into active service and placed on duty in the office of the Judge Advocate General of the Navy. His trained legal mind, his familiarity with matters of Navy procedure, his warm sympathetic feeling for the enlisted personnel and their dependents and his charming personality were of the greatest assistance in the preparation of the War Risk Insurance Act.

It should not be assumed that Mr. Gompers, Judge Mack, Major Leonard and I were responsible alone for this work. While Judge Mack in his letter to Mr. Gompers, dated July 15th, very generously states:

"Primarily this credit is due to Captain S. H. Wolfe, of the War Department. His work performed under detail of the Secretary of War for the Children's Bureau of the Department of Labor on the separation allowances in Canada, was the foundation on which the article covering this matter has been built; but more than that, his wide actuarial knowledge and experience and his unstinting work under detail of the Secretary of War, first to the Committee on Labor and then to the Treasury Department, for the purpose in co-operation with myself, of preparing a draft of a law covering all the subjects under consideration, has been of the utmost importance and value.

a number of others were called into consultation and ren-

dered most valuable assistance. It is impossible to give a full list of them, but I recall that Mr. P. Tecumseh Sherman, Dr. L. S. Rowe, Assistant Secretary of the Treasury, and Mr. Sullivan, a most efficient and sane labor leader, were prominent in this patriotic work. It is necessary, at this time, to refer to a very interesting matter, the true political significance of which I have never understood. The Secretary of the Treasury, Mr. McAdoo, was not a member of the Council of National Defense, but he decided that it would be advisable to have some form of insurance for the armed forces. Accordingly, he called a meeting of representatives of all of the insurance companies who could be reached by telegraph; this meeting was held at the Hotel Washington on July 2nd, and all of the prominent companies sent representatives. Mr. McAdoo presided, made an address outlining the purposes of the gathering and called for an expression of views from those present. Mr. Sweet, Assistant Secretary of Commerce and Labor, read a thoroughly impracticable plan which had been devised for him by somebody, which, as I recall it now, proposed to give \$4,000 of free insurance to each soldier. A thorough discussion revealed that the insurance companies of this country were not prepared to assume the risk of the excess mortality resulting from war casualties without charging additional premiums which would have to be based upon insufficient data and which, therefore, would be very imperfect guesses made sufficiently safe to protect all of their policyholders. No blame should attach to the companies for this attitude. The experience of some of them in Canada with policies issued for the city of Toronto had shown the danger of attempting to issue these policies without charging an adequate premium. I, personally, felt that the entry of the United States in the war would bring it to a speedy conclusion and that the mortality among our soldiers would be very much less than that which had been experienced by those of England and France: I was therefore of the opinion that for the time being the companies would be amply protected by the use of their surplus funds for the payment of excess death losses instead of using them for dividend purposes. I was wrong in my estimate of the duration of war after our entry, but had the satisfaction of knowing that my estimate of the additional mortality caused by the war was approximately correct, for I think that all of the companies which charged additional premiums have returned them as they were not needed and the companies who made no additional charge have had no unduly unfavorable experience. Whether the War Risk Insurance Act, which will be referred to afterwards, had any effect upon this, is a matter of conjecture.

I was directed by the War Department to attend Mr. McAdoo's meeting as its representative and being called upon for an expression of opinion, pointed out that under the Federal Workmen's Compensation Act, a workman in the employ of

the Government who was injured during his work would receive compensation benefits: I was of the opinion, therefore, that the soldiers who were merely performing a different kind of service for the Government should be compensated for injuries arising "out of and in the course of their employment." With this as a basis I advocated the extension of the Workmen's Compensation Insurance idea to provide for the payment of benefits to dependents in case of death and to the soldier himself in case of injury or illness received while in the service.

After the meeting recessed (to be reconvened a few weeks later in Mr. McAdoo's office) I continued my work with Judge Mack and Major Leonard. At the same time Dr. Rowe was calling me into conferences in order to give concrete shape to the ideas brought out at Mr. McAdoo's conference. The danger of divided effort was apparent and I foresaw the difficulty which would arise from my attempting to serve the varying interests. I determined that the situation called for the cutting of red tape and although an Army officer still attached to Colonel Littell's office (and incidentally still continuing to perform my duties there in addition to my work with Judge Mack and Dr. Rowe) I construed the order from the Secretary of War of June 26th as permission to consult him without going through the usual military channels.

I suggested to Dr. Rowe that it would be well if Mr. McAdoo requested the Secretary of War to have Judge Mack and me co-operate with him (Mr. McAdoo) rather than to have separate reports handed in. At the same time I took the matter up with Walter Lippmann—who was then acting as Secretary to the Secretary of War—explained my embarrassment to him and received the following letter:

WAR DEPARTMENT

Washington

July 11, 1917

Captain S. H. Wolfe,
Quartermaster Reserve Corps,
Washington, D. C.

Dear Captain Wolfe:—

The Secretary of War asks me to say to you that it is his desire, and that of the Council of National Defense, that you and Judge Mack should co-operate with Secretary McAdoo on the formulation of a plan for the care of dependents of soldiers and sailors and the problems related thereto.

Very truly yours,

(Signed) WALTER LIPPMANN.

It is to be assumed that Dr. Rowe communicated with the Secretary of War, as suggested, for on July 13th, I received the following letter:

TREASURY DEPARTMENT
Washington

July 13, 1917

My Dear Captain Wolfe:—

Some time ago the Secretary of the Treasury requested me to ask you to co-operate with him in the formulation of a comprehensive plan of compensation and indemnity to the soldiers and sailors enlisted in the Army and Navy of the United States, and their dependents.

The Secretary has received a letter from the Secretary of War reading as follows: "I have to-day requested Captain Wolfe and Judge Mack to co-operate with the Treasury Department in the formulation of a measure dealing with the questions of dependents of soldiers and sailors as well as insurance and indemnification."

The Secretary of the Treasury is exceedingly anxious to have before him the first draft of a measure which will accomplish this purpose. In pursuance of the Secretary's wishes and at his direction, I beg to request you and Judge Mack to prepare such a draft for submission to the Secretary on Monday morning next.

Very sincerely yours,

(Signed) L. S. ROWE.

Assistant Secretary.

It may not be amiss to outline some of the ideas which I submitted to Judge Mack and Major Leonard, together with the reasons behind them.

In the first place I felt that the pension evil which followed the Civil War was a blot upon our history. Following the report which I made on the Canadian situation, Mr. Wilson, the Secretary of Labor, asked the Secretary of War to detail me to take charge of the preparation of an analysis of the governmental provisions existing in the various countries for the care of dependents. Miss Julia C. Lathrop, Chief of the Children's Bureau, was most anxious for me to undertake this work and promised to detail a staff of assistants to help me. It must be apparent that my work in Colonel Littell's office and my work with Mr. McAdoo, Judge Mack, Mr. Gompers and Major Leonard left me but little time to do more than outline the new work and to pass upon the matter which was submitted by the investigators. I dealt only with the broad, general policies and it is due to the efficient work of Miss Anna Rochester and the corps of assistants detailed by Miss Lathrop that the report—published as Miscellaneous Series No. 11, U. S. Department of Labor, entitled "Governmental Provisions in the United States and Foreign Countries for Members of the Military Forces and

their Dependents" covered the subject as thoroughly as it did. Subsequently, the following copy of Secretary W. B. Wilson's letter was transmitted to me through official channels:

August 11, 1917

The Honorable Newton D. Baker,
War Department,
Washington, D. C.

My Dear Mr. Secretary:—

In accordance with a suggestion made by me to Captain S. H. Wolfe upon the completion of his report upon the care of dependents of enlisted men in Canada, a study has been made by his direction by the Children's Bureau of governmental provisions in the United States and foreign countries for members of the military forces and their dependents.

I wish to express my sense of the great value of Captain Wolfe's services and thank you for making the detail.

Cordially yours,

(Signed) W. B. WILSON,
Secretary.

VII

The study of this report showed that the most serious pension drain on the Treasury came from the so-called "service pensions" which were given to soldiers and their dependents for merely serving ninety days during the Civil War, without regard to any injury which may have resulted from that service. It was apparent to me that we must get away from this idea and the compensation sections of the War Risk Insurance Act were intended to compensate the soldiers and their dependents for any injuries caused by their service, thus affording a scientific method of dealing with the subject instead of the haphazard way which had been followed in pension legislation.

It was therefore decided to base the compensation benefits upon the pay of the injured soldier, within certain maximum and minimum limits. It was felt that the widow of a Major, for instance, had been in the habit of incurring necessary expenses upon a more extravagant scale than the widow of a private who had become accustomed to getting along with the allowance which was made to her from the private's pay. There is nothing in this idea which does violence to the strictest principles of democracy and it was embodied in the first draft which was submitted to Congress. In the course of the process of adoption by that body this idea was amended so that the compensation was based not upon the earning power—a principle followed out in all compensation acts—but upon a flat \$25 for all widows, whether their husbands had been privates or Major Generals. It is quite apparent to me that this amendment will serve to defeat the very purpose of the compensation section of the War Risk Insurance Act for a flood of private pension bills will, I think, surely follow as it is not just to assume that the compensation paid will be sufficient to provide for the dependents of all ranks.

When the subject of insurance was taken up the following argument was advanced: The Government attempts to compensate soldiers for the damage which results from calling them into service. This is the principle underlying the payment of family allowances and the payment of compensation in case of injury or disease. There is another damage, however, which the Government has inflicted upon the men called into service, viz: it has destroyed their ability to buy insurance at the regular rates. It becomes the duty of the Government, therefore, to enable the men called into service to escape this penalty

and as it is manifestly impracticable to pay the private insurers the additional premium for this hazard, the Government must furnish insurance to the members of its armed forces, not as a matter of charity, but at the same rate as that charged to non-combatants. This was the underlying principle of the life insurance feature of the War Risk Act.

Realizing the necessity for obtaining the benefit of a broad view of the proposition, I obtained permission from the Secretary of the Treasury to call a conference of a number of actuaries in Washington. Consultations were held with John P. Gore, Actuary of the Prudential Insurance Company, Henry Moir, Actuary of the Home Life Insurance Company, Arthur Hunter, Actuary of the New York Life Insurance Company, James D. Craig, Assistant Actuary of the Metropolitan Life Insurance Company, and Joseph H. Woodward, then the Actuary of the State Insurance Fund of New York. These gentlemen came to Washington at their own expense, at a sacrifice of their vacations and during one of Washington's hottest spells. The proposed War Risk Act was submitted to them and we attempted to arrive at an estimate of the cost to the Government which would result from the adoption of the suggested provisions. The report agreed upon is a matter of record and appears in the Congressional hearings. It represented the best opinions obtainable and if the estimate of the amount of insurance which would be taken by our forces was an underestimate, the error can be adequately explained by the fact that we were sailing an uncharted sea and nobody could have foretold the enthusiastic way in which this idea was embraced by the members of the armed forces. Alas, the inefficient management of the War Risk Insurance Bureau has resulted in the lapsing of many billions of insurance which should have been kept in force.

On July 15th, the first draft of the bill was completed and copies sent to Mr. Gompers and to Secretary McAdoo. On July 18th the following letter was delivered to me:

SECRETARY OF THE TREASURY
Washington

July 17, 1917

My Dear Captain Wolfe:—

Although I am counting on your valuable co-operation in the further progress of the Bill in reference to military and naval compensation and indemnity, I want to take the earliest opportunity to express to you my sincere appreciation for your valuable assistance in providing with such promptness so excellent a measure dealing with this subject.

I have called a meeting of the committee of insurance men named recently, to be held at my office next Monday at 11 A. M., and sincerely hope you will find it possible to be present.

With best wishes, I am

Sincerely yours,
W. G. McADOO.

Captain S. H. Wolfe,
Quartermaster's office,
Evans Building, Washington, D. C.

On July 23rd the committee of insurance men which had been appointed at the meeting held July 2nd, met in Mr. McAdoo's office and discussed the report which had been submitted to them. As a general proposition it may be stated that they approved everything except the Article relating to the establishment of a Government Insurance Bureau. While the idea was not expressed, I am of the opinion that the fear of the inauguration of Government insurance was predominant, but subsequent events have served to show how poorly prepared the Government was to undertake work of this kind.

It was apparent to me that to inaugurate a system of family allowances, family allotments and compensation benefits without learning at first hand of the experience of France and England with similar problems would be the height of folly. When the matter was brought to the attention of Secretary McAdoo and Dr. Rowe, they were quick to grasp the necessity for the proposed investigation. The Secretary sent an official communication to the Secretary of War asking that I be detailed for the purpose of observing at first hand the problems which would confront us.

On July 30th, the following communication was handed to me:

WAR DEPARTMENT
Office of the Chief of Staff

July 30, 1917

Memorandum for Captain Wolfe:—

I have been unable to get you by telephone at the office this morning. There is an official communication in my office which the Secretary of War has directed me to confer with you about. Please report to me at my office as soon as you get this or conveniently can thereafter.

WM. S. GRAVES,
Colonel, General Staff, Secretary.

Colonel Graves—afterwards Major General Graves in charge of the Siberian Expedition—was not in particularly good humor. He did not approve of detailing army officers to assist other departments and he did not hesitate to say so in unmistakable language. In the files which he gave me was the following letter:

WAR DEPARTMENT
Office of the Quartermaster General of the Army
Washington

July 27, 1917

Memorandum for the Chief of Staff:—

- 1: Referring to telephone message received this morning, asking if Captain S. H. Wolfe, Quartermaster Officers Reserve Corps, could be spared for a considerable length of time for duty under the Secretary of the Treasury; you are informed that Captain Wolfe has become entirely familiar with the work of this Department and his services here are of the utmost value and it is my desire that he be retained as a member of this office and detailed temporarily with the Secretary of the Treasury

for such purpose as he may be needed and for such time as he may be needed, but upon completion of said duty that he be returned to this office.

I. W. LITTELL,
Colonel, Quartermaster Corps.
In Charge of Cantonment Construction.

I left Colonel Graves with the firm belief that Mr. McAdoo's request would not be granted and it was with a feeling of surprise and considerable pleasure that I received from Mr. McAdoo the following copy of a communication:

WAR DEPARTMENT
Washington

August 1, 1917

The Secretary of War presents his compliments to the Honorable, the Secretary of the Treasury, and has the honor to acknowledge the receipt of his letter of the 23rd ult., in which he suggests that it would be most helpful if Captain S. Herbert Wolfe were detailed to prepare a report on the care of dependents of enlisted men in Great Britain and France, similar to that prepared for Canada, and, in addition, to make some investigation of the insurance of enlisted men in both great Britain and France, and to say that there is no objection on the part of the War Department to Captain Wolfe performing the duty indicated, provided the expense involved shall be borne by the Treasury Department.

For the first time it appeared to me that I would be able to reach the goal of every officer with whom I had come in contact, viz: to get across to France, where I would have a chance to see some active service in the fighting zone. Under date of August 14th, 1917, orders were issued (paragraph 22 Special Orders No. 188 W. D. 1917) relieving me from my duties in Washington and directing me to report to the Secretary of the Treasury in connection with the work previously referred to and directing me upon completion of the duty enjoined to resume my duties in the office of the officer in charge of cantonment construction.

VIII

It required some time to wind up the work which I had started in Colonel Littell's office, to report at the Army Medical School to get the anti-typhoid injections and vaccination against small pox prescribed for all officers and men going over seas and to determine the nature of the facts which would be most helpful to Mr. McAdoo in the work for which I was sent over.

What was probably the hardest thing for me to do throughout my service was before me—to tell my wife that I had been ordered to France. After all, women have the greatest burden to bear for they have none of the excitement, none of the feeling of exhilaration which comes to the man in service. The physical dangers to which the soldier is exposed are as nothing when compared with the worries and uncertainties which are constantly with those who are left behind.

It will not be amiss for me to express my appreciation of the patriotic spirit in which my wife accepted my decision to enter the Army; she shared with me my feeling that in the emergency which confronted us, I should do as my father had done before me, even though it required her to assume additional responsibilities. No man ever had more sympathetic co-operation in his work than I received from her.

It was Mr. McAdoo's wish that I should go to Canada to supplement the inquiry which I had previously made as to methods there, especially in view of the fact that my inquiries at the War College in Washington had shown how deplorably deficient that institution was in the matter of reliable statistics relating to the mortality and morbidity to be expected in our armed forces. During my detail in Washington I had several conferences with Colonel MacDonald, Secretary of the War College, and with its Librarian, Major (afterwards Colonel) J. R. M. Taylor. Colonel Taylor was a most interesting man, formerly Attache at Constantinople, whose knowledge of the literature of his profession, as well as scientific matters in general, made him a most valuable officer for this post. Both the Secretary and the Librarian requested me to communicate to them any facts of interest with which I might become acquainted during my work in Canada and abroad.

I left Washington about the middle of August for Canada and as my camp at Lake Placid was only a few miles from

Montreal, I availed myself of permission to spend a few days there before I started my active duties. Thanks to her exquisite tact and patriotic feelings the duty of telling my wife of my departure for France was not as difficult as I had anticipated (the late John B. Linger told me at luncheon a few hours before his death that life is made up of troubles, most of which never occur) and I urged her to go to Canada with me. In view of the fact that Montreal was so close to the camp, we decided to borrow an automobile to make the trip and take the two older children with us for the day, they to return the same evening.

Following out this plan, we started in a few days and after showing the children some of the principal points of interest in Montreal I devoted a few hours to conferences with Miss Helen Y. R. Reid, taking up with her the most recent developments in the Canadian Patriotic Fund. From Montreal my wife and I went to Ottawa, where my principal Canadian work was to be done. From there I sent official reports to our Quartermaster General on additional pay and allowances which were then being granted in the Canadian Army and to Major Taylor, Librarian of the War College, on mortality and morbidity statistics in Canada; I also sent to Major Taylor a report on the establishment of Queen Mary's Auxiliary Hospital at Roehampton, England, where a special study was being made of the manufacture of artificial limbs, together with a report on the work of Dr. Morton Seedorff, of the Hospital Militaire Benevole, Paris, who was making a specialty of artificial limbs composed of a mixture of paper and rags.

The Canadian officers were most kind and considerate. They plied us with courtesies which were most welcome. For example, while dining at our hotel—the Chateau Laurier—a gentleman in civilian clothes came to our table, introduced himself as General Sam Hughes, formerly head of the Canadian Militia, and asked how he could be of service to an officer wearing the uniform of the United States. Upon learning that we had planned to attend the session of the Canadian Parliament that evening (the sessions were held in temporary headquarters, owing to the recent destruction by fire of the Houses of Parliament) he expressed his pleasure and stated that as a member of the Legislature he would see that we received comfortable seats. We had been invited to the evening session by Sir Herbert Ames, who was escorting us to seats in the visitor's gallery when General Hughes came up and took charge of us. The debate that evening was very interesting, dealing with the advisability of the Canadian Government acquiring the stock of the Canadian Northern Railway.

I remained in Ottawa for several days, completing my work there, and we then returned to Lake Placid to await advices as to the sailing date of the ship upon which I had engaged passage—

the "Orduna." She was originally to sail on September 1st, but notice of the postponement of her departure until September 5th led me to book on the "Adriatic," which was scheduled to leave on September 8th, it occurring to me that I would make better time on the latter ship, in view of her greater speed.

About September 5th, I left Lake Placid for New York, my wife insisting upon accompanying me. We spent three very happy days in New York and on Saturday, September 8th, went to the steamship pier to embark at 10 A. M. as ordered. After going through the various formalities rendered necessary by the fact that we were at war, I was told that the ship would not leave at noon as scheduled, but was being detained to await the arrival of the 101st Field Artillery, and that we would sail at midnight. This enabled us to lunch together, go to the theatre, take an early tea and instead of my wife waving adieu to me from the steamship pier, I bade good-bye to her at the Grand Central Station, when she took the 7 o'clock train for Lake Placid.

I reported aboard in good season, went to bed and expected to wake up in the morning many miles from land, but the delay in the arrival of the troops held the ship until noon of the following day. Finally, on Sunday, September 9th, lines were cast off and the "Adriatic" moved out. The sensation of embarking on a voyage of great adventure was a new one and as I looked at the receding pier, I wondered what my experiences would be until I returned.

IX

We, in the United States have never really understood the true meaning of war restrictions; we have never experienced the hardships and the deprivations which have fallen to the lot of the inhabitants of the European countries. We were too far removed from the theatre of operations to be brought into intimate contact with the grim side of the conflict and it was not until the "Adriatic" headed for midstream that war regulations became apparent. A statement of a few of the unusual precautions may be of interest.

Before the ship had cleared the shore everybody in uniform was ordered below so that no German spy ashore could tell how many troops were aboard. Whether this precaution was necessary or not, it is impossible to say, but the elaborate spy system with which Germany was credited certainly required the exercise of every precaution. All of the portholes and ventilating transoms on the ship were either screened with movable shutters or covered with opaque material and at night it was required that every such opening should be shuttered or screened in such a way that no ray of light could be seen from the outside. The discomfort of sleeping in a poorly ventilated room need not be commented upon. While we were permitted to walk on deck at night, the passage ways were darkened so that no light would escape when the doors were opened, and the striking of matches and smoking on the deck at night were strictly forbidden, the ship's officers telling us that the flare of a match could be seen many miles at sea and instances had been known where submarines had been enabled to torpedo a ship, the existence of which had been unsuspected until the flare of a match had revealed its presence. Life boat drills were held daily and one was required to keep his life preserver with him at all times while in the danger zone, dining room stewards having been instructed to serve no meals to any passenger who did not have his life preserver with him in the dining room. Before we left port the "sending" apparatus of our wireless had been sealed, this being a regulation of our Navy Department and the British Admiralty in order that no messages might be sent, thus preventing enemy craft from learning of the presence and location of our ship.

Mention is made of these precautions in order that one may realize how constantly were we reminded of the fact that we

were embarked on no usual transatlantic voyage. To many of the soldiers aboard it was the first evidence of the discipline which must exist in armed forces and was a forerunner of the conditions which they would find abroad.

Notwithstanding the unusual conditions aboard ship the trip was most pleasant, the result of pleasant companionship and the exhilaration which came from the knowledge that one was serving his country.

The purser had assigned me to a table together with very agreeable companions. Lady Drummond, head of the Canadian Red Cross work in London, was most interesting. Her only son had been killed at the first battle of Ypres and this was the first time that there came to my attention a thing which became so noticeable throughout Europe—the entire absence of bitterness on the part of those whose dear ones had been killed. The feeling that the sacrifice had been made in order to advance civilization, together with the evidence of the great number of other people who had been similarly bereaved, seemed to count for the unemotional consideration of their loss. In the "Light of Asia" I think Matthew Arnold has developed this idea when Buddha offers to revive her dead infant, if the sorrowing mother will bring a grain of rice from any house which has not been touched by the hand of death (it is many years since I have read this, but I think it is correct).

Two of my other table companions were Miss Isabella Adami and Miss Cynthia Holt. The former was a daughter of Colonel Adami, a Canadian officer stationed in London, to whom, strange to say, Major Todd in Ottawa had given me a letter of introduction. Miss Holt was planning to do Red Cross work among the Canadian soldiers at one of the British Hospitals, either Rochampton or Brighton.

There were three other Army officers at the table—Colonel Charles S. Wallace and Lieutenants Wheeler and Randolph. Colonel Wallace was a regular Army officer in the Signal Corps, who had seen service in the Phillipines and was going to Paris to become Chief Signal Officer, Line of Communications. He had charge of the elaborate net work of telegraph and telephone wires throughout France, and we met again in Paris, when we were both stationed there. The two lieutenants were fine young chaps who had gone through the training camps, won their commissions and were being sent to France as Casual officers to receive additional training there in the French schools which were being established for American officers. I did not meet them again but have determined to see if I can find out what happened to them. I shall be greatly disappointed if I do not learn that they have acquitted themselves with honor, for their training, their standards and their viewpoint of life all pointed in that direction.

The 101st Field Artillery—a Massachusetts organization—was under command of Colonel Sherburne, one of the very few National Guard officers who were commissioned as Generals for service in France. Many of the enlisted men in the different Batteries were Harvard students and the spirit of the entire regiment was admirable in every respect. Their well developed bodies, their youth and their happy, joyous spirit of optimism, seemed to be characteristic of our country, and when I had the opportunity of comparing our soldiers with those of France and England these characteristics seemed to be more marked.

Upon learning that I was to sail on the "Adriatic," some of my friends in New York (A. Duncan Reid and Charles H. Holland, among others) sent me notes of introduction to the ship's Commander, Captain J. B. Ranson. Realizing the great responsibility, under war conditions, which rested upon the Commander of a ship of the size of the "Adriatic," I determined not to present these letters, but instead, turned them over to the purser, Mr. Edwards, telling him of my feeling in the matter and suggesting to him that when, in his opinion, we had reached the point in our voyage when the Commander might care to see me, he should send them to the Bridge. He must have decided to send them at once for, very much to my surprise, a trim little sea scout (boy scouts who are learning to become officers in England's Merchant Marine) presented Captain Ranson's compliments to me the first day and asked me to come to his quarters for tea that afternoon. I accordingly went there to pay my respects and this was the first of several interesting visits which I had with this capable officer upon whose shoulders rested such grave responsibilities.

From time to time in my description of the voyage I will refer to the other companions with whom I was brought into such close and personal contact, for, after all, a two weeks trip on the ocean under the conditions surrounding us, enabled people to become well acquainted.

My detail rendered it necessary for me to keep a complete account of the systems and methods which were observed by me and extracts from the record I kept may prove of interest. The following are some of the notes which appear in my record of the trip on the "Adriatic," and they may serve to indicate the war atmosphere to which I have referred.

Sunday, September 9th.

After the Narrows were passed, we were permitted to again appear on deck. I doubt whether many people in New York realize that across the Narrows was stretched a net intended to prevent the passage of submarines. In the lower bay, mine sweepers or dredges were at work in order to guard against the possibility of damage from mines thrown over by any hostile ship.

It was a wonderfully beautiful day and although the bobbing of the pilot boat indicated that there was considerable swell, there was hardly any motion noticeable on the deck of our ship. At 3:30 Colonel Sherburne called all of the officers together (about 200) in the lounge room and gave them a manly, pleasant talk, preceded by a prayer from one of the Chaplains on the boat. It was announced that Officers' Classes were to be held twice a day—one at 11 and another at 3:30—and that talks on various topics would be made.

All civilians were ordered on deck, assigned to life boats and shown how to adjust the life preservers. As indicated before, the fact that we are not on a peace cruise is apparent on every side. No daily runs of the ship are posted. Your steward nonchalantly starts a conversation with you "when I was torpedoed the second time, etc., etc." The boat zigzags on her course constantly and the sea scout boys are practicing signaling with flags whenever they have the chance.

The spirit among the men is wonderful; they are gay and sing constantly. I mentioned the fact today to Lady Drummond and she used this phrase which she tells me she found in a French book, "this is too sad a world in which to be anything but gay."

After dark the ship is uncanny; every unnecessary light is extinguished; all companionways are dark. After dinner, Lady Drummond and I groped our way to the boat deck and saw the most wonderful starry night, the heavens by their brilliancy seemed to make up for the darkness of the ship, which carried neither side lights nor the usual light at the mast head. Lady Drummond told me stories of her son who was killed at Ypres. She speaks of his death without one trace of bitterness—only sorrow and the determination to do everything possible to prevent a continuance of conditions which led to the war. She plans to visit Ypres to buy the ground where her boy fell and to erect a small hospital there.

Monday, September 10th.

After a restful night's sleep, I was awakened at 6 by the enlisted men going through their setting up drills on deck under the guidance of their non-coms.

After breakfast I started my walks on the deck, having determined to walk as many miles a day as possible in order that I may keep myself in good physical condition. At 10:30 I attended some lectures which were being given to the medical officers and at 11 attended the first session of the Officers' School. The scheduled lecture was postponed until a black board could be made, but Colonel Sherburne spoke for about an hour most entertainingly on the attitude which an officer should adopt to the men under his control.

The weather was beautiful until noon when it became foggy and chilly. We will change our course soon (the Captain having confided to me that we are due in Halifax Tuesday morning and will remain there until Wednesday night, picking up our convoy.) I am anxious to see how closely we will keep to schedule, my steward having expressed the opinion that the trip would take fourteen days, owing to the slowness of the other boats in our convoy.

This afternoon a very interesting lecture was given by Lieutenant Colonel Hale, of the 101st F. A., on the mathematics of map making for artillery fire.

The two lieutenants at my table—Wheeler and Randolph—are fine chaps. They spent an hour in my cabin, today, discussing various matters with me. There is a feeling of good comradeship among the officers aboard; the wearing of the same uniform and a knowledge of common danger to be shared undoubtedly are factors in building up this feeling of friendship. Everyone is anxious to help everyone else and there is more kindness, courtesy and true gentlemanliness than I have seen in any similar group.

We had a most beautiful sunset—even finer than the Lake Placid brand and that is admitting a good deal. The horizon was banked with purple clouds and the sun shining through them and the clear sky above them was a gorgeous sight. It grew very cold, too cold, in fact, to go on deck after sundown.

Tuesday, September 11th.

When I woke at 6 this morning we were entering the harbor of Halifax; it was a glorious morning and the surrounding hills appeared beautiful, covered in green and bathed in sunlight. Dressing as quickly as possible I rushed on deck to watch the entrance. The harbor is fine and well protected; the view of the city is rather disappointing, but with a port such as this there should be great development. Of course, it is unfair to judge, as nobody is allowed ashore, and while letters will be sent to the Halifax postoffice, they will be held there and forwarded only if and when (to use an insurance phrase) the "Adriatic" has docked in Liverpool. Coming up the bay we passed the war ship which is to accompany us across and some of the ships which are to be in our convoy, among them the "Orduna."

Swimming around the boat are millions of jelly fish, a novel sight and one which furnishes great amusement to the men.

I was asked by Colonel Sherburne to be one of the lecturers at the Officers' School; he asked me to discuss and explain the War Risk Insurance Act so that the officers would be in a position to explain its provisions to their men. The lecture this morning was by the Ship's First Officer—Mr. Howe—who described the submarine, its method of firing torpedoes, how to

watch for them and how to give the alarm. He then answered the many questions which were asked. It was very interesting and an hour and a half passed before we knew it.

The afternoon school was omitted as the officers and men were assigned to life boats and drilled in the course to be followed in emergencies.

Became acquainted today with Major Douglas Clapham of the British Army, an ordnance expert who has been stationed for three years at the Bethlehem Testing Grounds, Cape May, N. J., inspecting ammunition for the British Government.

Spent the evening in the lounge until 9, when I called on Captain Ranson and stayed with him until 10. He was in command of the "Baltic," which rescued the "Republic" when the latter was wrecked. He was the man who warned the "Titanic" to look out for ice, a warning which was disregarded with tragic results. After leaving him, I wrote some official reports for transmission to Washington in the official sack tomorrow.

Wednesday, September 12th.

A beautifully cool day set off the beauties of Halifax Harbor and I spent the morning and early afternoon in walking and reading. The Captain had told me that we would sail at 5 and promptly at that hour we weighed anchor, incidentally taking the first step in what was one of the most impressive sights I have ever witnessed. The "Adriatic" headed the fleet, followed by the "Orduna," the "Mongolia" and three other ships all crowded with troops; as we passed, the shores were lined with crowds who cheered and dipped the flags.

Then followed a sight I never expected to witness. The Flagship of the British North Atlantic fleet—the large English battleship "Leviathan"—was crowded with bluejackets; as we passed, her band played "The Star Spangled Banner," the sailors manned the yards shouting "three cheers for the U. S. A." and the United States flag was flown; every officer and soldier aboard our ships stood at rigid salute; our band struck up "God Save the King" and the converted cruiser "Gloucestershire" (which is to accompany us) joined the line and we steamed out of this beautiful harbor.

When we dropped the pilot I felt as though we had really started on our transatlantic trip.

X

While in Halifax Harbor the Officers' School continued and I was the lecturer today, explaining the proposed pension and insurance bill. At the afternoon class Major Parker lectured on the duties of a liaison officer. This morning I posted a notice on the bulletin board inviting those who had talent to meet me in the lounge at 4:45 to assist in getting up a series of entertainments. Quite a number responded and in all probability we shall start tomorrow with the first performance.

Thursday, September 13th.

Thanks to the Gulf Stream we had a balmy summer day, which made my overcoat unnecessary. When I went on deck for my pre-breakfast walk, I got my first view of the formation of the different ships. Seven other large ships accompanied us, all steaming in correct formation headed by the "Gloucestershire."

Of course, the ship is a very prolific "rumor factory"; word went around this morning that another German raider is loose. It is a novel sensation to feel that in crossing the Atlantic on a ship of this kind you have more tonnage within hailing distance than in going up the North River and it gives one a sense of security, but robs the trip of one of its usual advantages— isolation.

Spent a busy morning in arranging for the concert, which is to take place Saturday. My notice brought out considerable talent among the civilians, the officers and enlisted men.

The lecturer this morning was Major Augustus Trowbridge who gave an interesting talk on the scientific methods used in locating the position of guns by determining the difference in the time of arrival at different points of the sound waves of the discharges; in civil life he is the Professor of Physics at Princeton and probably one of the foremost physicists in the world. Another officer aboard is Major Robert W. Wood, who, when not in the Army, occupies a similar chair at Johns Hopkins, and who will lecture shortly. It is a most encouraging sign when men of the type of these two Professors give their services to the Government.

A boat drill this afternoon took the place of the lecture.

Friday, September 14th.

The weather is most beautiful and the sea calm, but the ship's officers advise me that we shall probably run into heavier weather very soon.

At 10:30 I was invited to accompany the Officer of the Day on his rounds. He, the surgeon and one of the ship's officers make an inspection each day from stem to stern; the men's quarters are examined, the food tasted in the kitchen and the prisoners in the brig visited. Three soldiers are confined in the brig at the present time, being accused of smoking on deck—a serious offense at present as a lighted cigar can be seen for three miles—and the ship's safety thereby jeopardized.

An English Army Surgeon lectured this morning on "gassing" and, as it dealt largely with his own experience, it was interesting.

After luncheon I spent some time discussing matters with those who are to take part in the concert tomorrow night. Mrs. Hinton (Katherine Goodson) a very well known English pianist, will play and I walked with her and her husband for some time.

At 4, Lieutenant Van der Veer, U. S. Navy, (who is going to England to join the staff of Admiral Sims), Captain Seagrave of the British Navy and I called on Captain Ransom and had tea with him.

After dinner I bundled up and walked on deck. The nights are wonderful. You stumble through inky blackness, through passage ways and finally reach the top deck. Around you is an oppressive envelope of darkness, the only visible thing being the light at the mast head of the war ship ahead. She is the only ship that carries this light, which serves as a guide to all others and when we reach the danger zone even this light will disappear. Gradually the eyes become accustomed to the night and then you distinguish the two ships on either side a mile away; the other four ships are invisible. The skies are filled with stars and you seem alone with your God.

Saturday, September 15th.

Although the ship is rolling a great deal, I walked my usual two miles before breakfast and several miles afterwards.

The morning lecture was by one of the surgeons, who told of the advances which surgery had made on the battle front.

At last my French has been vindicated, after years of unappreciation at home, for Colonel Sherburne asked me to take charge of the French classes and I called a meeting at 2:30 today. About fifty officers responded and as I had selected the instructors in advance, I had eight classes in full swing by 2:45. I went from one to the other, changing students around so that each class would be composed as far as possible of those whose ignorance of the French language was relatively the same.

Sunday, September 16th.

The concert last evening was a great success, the enlisted men particularly doing wonderfully well. The collection amounted to \$375, which I think was surprisingly good.

Today there is quite a swell and the boat is pitching considerably, but when you look at the behavior of the other boats you realize how steady is the "Adriatic."

At 10:30 divine services were held and I attended. At noon the Captain sent for me to pay him a visit and an interesting hour was spent in his quarters. The impression he leaves with you is that he is a most careful and resourceful man.

My walking companions today were Captain O'Keefe, from Massachusetts, Lieutenant Charles Lawrence, who was Oskinson's bunk mate at Plattsburg, and Lieutenant Van der Veer, of the Navy.

At 3, I attended my French class and at 5, Miss Adami, Mrs. Copley Hewitt (a major in the Women's Auxiliary Motor Corps), Lieutenant Wheeler and I played deck tennis until 6:15, a very invigorating exercise and one rendered more interesting by the fact that it was beginning to blow very hard; as the equinoctial storms are due I should not be surprised if we ran into some very heavy weather.

Monday, September 17th.

Another beautiful day—the threatened storm did not appear and the sea was as calm as a lake. Colonel Sherburne was my walking companion this morning.

The morning lecture was by Major Adams, the Surgeon of the 101st F. A., who spoke on personal hygiene. Read until lunch time, then a French lesson and in the afternoon a walk with Sir Gilbert Parker and several games of deck tennis until dinner time.

Our fleet went through a number of maneuvers this afternoon and it was rumored that we would meet our escort tonight, although I doubt it.

As we are approaching the danger zone I slept fully dressed last night in order to get into practice. My suit case is packed with my papers, the life belt is ready to slip on and I feel that I could leave my room fully equipped with papers, pistol, field glasses and two overcoats in one minute. Sleeping in shoes and puttees is not the most comfortable thing in the world, but it did not interfere very much with my sleep.

Tuesday, September 18th.

Nothing very unusual to record for today. In the morning Colonel Sherburne lectured on trench warfare and after my French lesson in the afternoon I called on Captain Ranson, who told me that he expected to pick up the destroyers on Thursday at 5. That will be **the** event of the trip.

In the evening the enlisted men of Battery A, 101st F. A., gave a minstrel show, which was a great success. The Battery comes from Boston and is composed principally of Harvard

students, who think they can get their commissions quicker by going to France as enlisted men than by going to Plattsburg. The amount of talent is remarkable.

While playing deck tennis in the afternoon a large ship passed bound westward, and then we saw a beautiful sight. The sun was shining, but it was evidently raining near us, for two brilliant rainbows appeared in the sky—one dead ahead and the other to starboard.

Wednesday, September 19th.

Raining all day—the first bad one we have had—the start of the equinoctial storms probably. Shortly after breakfast three large ships passed us, the “Justitia,” which we are told is half again as large as our ship, the “Megantic” and one other.

Major Wood lectured very interestingly this morning on various scientific matters connected with the war and I followed with an explanation of the English currency—having borrowed from the Purser for my talk a sample of every coin and bill used in England.

We are entering the danger zone tonight and it was announced that beginning with tomorrow no passenger would be allowed in the lounge or in the dining room without his life belt.

Thursday, September 20th.

Was awakened by an early morning boat drill (5 A. M.). The lecturer this morning was Major Clapham, who spoke most entertainingly on the method of firing large guns.

The enlisted men are going to hold their games on deck today under the guidance of the Chaplain, who is a trump and reminds me of one of Kipling's Chaplains. At his request I acted as one of the judges of the games, which were very good sport, winding up with a very bloody boxing match.

Of course, the excitement of the day was the arrival of the torpedo boat destroyers. Promptly at 5 P. M., the little hornets appeared—eight of them—and circled around the ship, their crews and our soldiers exchanging cheers. It was a wonderful sight and a still more wonderful accomplishment to think that on this wide expanse of ocean, the destroyers and our convoy were able to meet at the **exact** minute calculated, surely a triumph for science.

It is rumored that we are to go to the north of Ireland and pass the Giant's Causeway. At this rate we ought to land in Liverpool Saturday.

Friday, September 21st.

It was pleasant to look out this morning and see the destroyers darting about in all directions; it gave an added feeling of security, although we realize that we are now in the real danger zone as our ship is zigzagging around in furious fashion.

One never tires watching the sixteen ships go through their various formations. Suddenly three or four small signal flags are displayed from the Flag Ship and the zigzagging commences. The object of these changes in formation is to interfere with the plans of any submarine, which must submerge before firing the torpedo and it is assumed that constant changes in formation will prevent any successful target work by the submarine's gunner.

After dinner this evening a pleasant surprise awaited us for a notice was posted on the bulletin board asking passengers to have their state room baggage ready for removal by 2 P. M. tomorrow, Saturday. Can this mean that we are to land then? It is too good to be true.

Saturday, September 22nd.

I was right. It was too good to be true, for we are not to be permitted to disembark until Sunday morning.

Rose before 5:30 this morning in order to be on deck to see the sunrise and get the first glimpse of land. It was rather rough during the night and when I reached the top deck we were still rolling heavily. We were taking the northern route, passing between Scotland and Ireland instead of to the south of Ireland as ships do in peace times. My first view of Scotland was through the mist, but it looked mighty good to me, although I realized that the most dangerous part of our journey is still to come. During the course of the morning the Irish coast came into view, with its wonderfully cultivated fields.

In the afternoon four of the destroyers dropped off and soon four of our ships fell away, the supposition being that they went to some port in Scotland.

Sunday, September 23rd.

We anchored off the Bar last night at 10 and remained there until four this morning, when we slowly steamed up the river. I rose at 5:30 and went on deck to watch the docking. At 9 the English officers came on board to examine our passports and satisfy themselves that we were fit to enter the country. As an Army officer I was given the preference and in consequence was enabled to collect my baggage, have it passed by the custom's officer, cross Liverpool to the railroad station and get the 12:50 train for London.

Lieutenant Barney Flood, Adjutant General's Department (whom I knew when he was a Police Sergeant in New York City attached to the District Attorney's office) went with me and while waiting for the train to start, Captain Benjamin Sutro Oppenheimer came along the platform. He had travelled on the "St. Paul," which docked today and was bound for a London Hospital, where they are making a specialty of heart cases (Captain—afterwards Lieutenant Colonel—Oppenheimer did remarkable work in his specialty as did many of the other medical officers from the States).

When London was reached we received our first evidence of the changed conditions, for it was almost impossible to get either a porter or a taxi. Through the good offices of a policeman who was patronizingly anxious to do anything for a "Colonial American Officer" (as he called me) I finally reached my hotel.

I reached London on September 23rd and stayed until October 7th and it was my good fortune to have many interesting experiences during that time. My special diplomatic passport from the Secretary of State, the fact that I was a commissioned officer in the United States Army, the great assistance given by our Ambassador, Dr. Page, and the innate courtesy and kindness of British Army and Navy Officers, all combined to give me an unusual opportunity to obtain the information for which I was ordered abroad. Undoubtedly, part of my warm welcome can be ascribed to the fact that the number of our Army officers who were in England was comparatively small during these early days of our entrance into the war.

XI

I landed at my hotel Sunday evening and determined to take a walk before dinner. London presented a peculiar appearance. The streets were in semi-darkness. Search lights pierced the sky in every direction, searching for Zeppelins. No lights are visible from the windows for you are required to draw heavy curtains over them to prevent any light escaping. The globes of the street lamps are painted dark blue and have screens on top to prevent any rays of light shooting upward. The resulting darkness was in marked contrast to the illumination on Broadway the last night of my stay in New York.

The streets were crowded with people and a row of ambulances containing wounded soldiers passed down the Strand from Charing Cross Station; they were an ugly and grim reminder of my approach to the fighting zone.

In the darkness of the Strand I bumped into a man in uniform; we both started to apologize and then at the same time recognized one another. He was Major Stoddard, formerly Deputy Superintendent of Insurance of New York, who, although still an officer of the New York National Guard, was in England and France making a special study for the Government of air defense methods. He was subsequently commissioned in our Army and became an authority on this particular work.

On Monday I visited the Embassy and paid an official visit of courtesy to our Military Attache, General Lassiter, who arranged for my visit to the different departments of the War Office necessary in the investigation which I was about to make. I had determined first to look into the Separation Allowance Department of the British Army and the General arranged for a conference with Mr. J. J. Beard in charge of that work.

Mr. Beard's office was in the National Portrait Gallery, St. Martin's Place, right off Trafalgar Square. It was strange to see this building, formerly the home of beautiful paintings, given up to grim business, filled with a large number of clerks, mostly girls, and nothing but hustle and bustle where formerly all was dignified silence. Most of the valuable paintings had been removed or protected to guard against possible damage from air raids.

From Mr. Beard's office I called on Mr. T. M. E. Armstrong, General Manager of the Ocean Accident and Guarantee Corporation, who was surprised to see me and whose assistance I sought in obtaining a stenographer who could accompany me to the

various offices and take down the notes which I would dictate from time to time (my Canadian experience had shown me that it was advisable to dictate notes on the ground, rather than to make memoranda and dictate a report after the visit was completed.) This was not an easy thing to do for the supply of stenographers was very limited as so many of them had gone into service.

I declined a dinner invitation as I wanted to study in the evening and dined alone at the hotel. The head waiter gave me the "Menu for Officers' Dinner" and informed me that the Army Regulations provided that no officer may spend more than £0:3:6 for lunch and £0:5:6 for dinner and that he presumed I was entitled to the same privileges as a British officer. I agreed with him and found the dinner ample and delicious, soup, fish, roast lamb, salad and dessert and **one** roll, so you see it is clear that no officer need starve; in fact, there doesn't seem to be a scarcity of anything but sugar, which is served in a tiny yellow envelope—about a teaspoonful—and I have seen no lump sugar since I landed.

After dinner I was sitting with some English officers in the lounge when an air raid took place—the first time I have heard the sound of a gun fired by an enemy. There was not much excitement and in order to see what a Zeppelin looked like I walked out of the hotel during the firing, but was warned by a policeman that it was contrary to the rules to permit people on the street. I expressed a willingness to obey the rules and regulations but urged that as an army officer they did not apply to me and he agreed to allow me to remain. He was evidently a fatalist for he said "you might as well stay for if your number ain't on the 'Up bomb you wont be 'it." It was very interesting to see the play of the search lights and to hear the firing of guns. A bomb fell comparatively near us, along side of the Ritz Hotel, and dug quite a hole in Green Park. The shrapnel from the British anti-aircraft guns fell around continuously and it seemed to me that people in the streets would be more in danger from them than from the occasional bomb which was fired. A number of people were killed on the streets and one of our medical officers—a doctor from Albany, New York—received a shrapnel wound in the arm.

During the afternoon I had a conference with Mr. Lloyd, at the Ministry of Munitions, and Mr. Chance, the United States Treasury Agent, after which I spent an hour at the Authors' Club—an organization to which I had belonged for many years.

On Wednesday, I had the pleasure of a most instructive two hours with Sir Mathew Nathan, Secretary to the Ministry of Pensions. Sir Mathew has occupied a number of important administrative positions. He entered the Royal Engineers as Captain, served gallantly in the Nile Expedition and received his promotions as Major and Lieutenant Colonel. He also served

as Governor of the Gold Coast, of Hong Kong and of Natal. Before going to the Ministry of Pensions he served as Under-Secretary to the Lord Lieutenant of Ireland.

Sir Mathew and his assistant, Mr. Sanger, were most kind in arranging for interviews with the various departmental heads and my visit to the different offices in which the branches of the Ministry of Pensions are located, furnished me with much valuable information.

In the afternoon I was received by our Ambassador, Dr. Page, who had been absent from the city. He was most cordial, seemed greatly interested in my work and asked me to take tea with Mrs. Page and him later in the afternoon—a delightful experience. Embassies, I think, by a legal fiction are supposed to be on the soil of the country represented by the Ambassador and Mrs. Page succeeded in making one feel as though he were back in his own country, being assisted in this laudable work by such accessories as hot tea biscuits and lump sugar. Our Minister at Berne, Mr. Pleasant Stovell, was also a guest and as he was on his way to the United States I gave him a message to be delivered to my wife, which, unfortunately, never reached its destination.

Before I left the United States, Dr. Rowe, Assistant Secretary of the Treasury, had asked me to obtain certain information relative to the war measures which the British Treasury Department had adopted and I was fortunate enough to be brought in touch with Mr. Niemyer of the Treasury Department, who promised to get the publications which Dr. Rowe wanted, a promise which he most promptly and efficiently filled.

The entire next day—Thursday—was spent in the various departments of the Ministry of Pensions. Sir Mathew's office itself is located in Westminster House, Millbank, near the Houses of Parliament and the Navy Award Department is in the same building. From there I went to Chelsea Hospital, where the army awards are made. This was in a distant part of the city and it was the first time that I had ever visited this very interesting institution, founded for old and invalid soldiers. My next stopping place was the King Edward Horse Guards barracks, which had been converted into an office for the handling of appeals and from there I went to the Tate Gallery, where the pensions to widows and dependents are looked after. The appearance of the Tate Gallery had changed so completely from the time when I visited it before in 1911 that it would have been difficult to recognize it as the same place. Most of the collections had been moved and the place was filled with desks and files. We were taken from here to Baker Street (a shrine for all who worship the wonderful doings of Sherlock Holmes), where the pension payment warrants were issued, and then to St. Marylebone Town Hall, where still another part of the paying branch is located. It will be seen, therefore, that

there were six different offices in widely separated districts of London—a most inefficient arrangement, which was the subject of a special recommendation by me to Mr. McAdoo in the hope that he would prevent a similar situation in Washington—a vain hope, alas.

In the evening I had the pleasure of dining with Mr. Hugh Lewis and his family. One of his sons had been killed while flying, another son, Captain Gwilym Hugh Lewis, D. F. C., was an officer in the Royal Air Forces, and Mr. Lewis himself has a Royal Aero Club Pilot Certificate, a distinction which he shared with few civilians of his generation, for while my remarks must not be construed as implying that he is old or even an elderly man, it is a well recognized fact that it is dangerous for men of over thirty to attempt air work and, in fact, many instructors will not take men beyond that age on any of their flights. His keen desire to keep abreast of the times, his wish to share with his boys the excitement of the work and his keen interest in scientific matters, led Mr. Hugh Lewis to undergo this training. He and his son subsequently wrote a pioneer book "Aviation and Insurance."

My concluding work with the Minister of Pensions took me to a most delightful office—that of the Special Liability Department in Abbey Gardens.

Mr. Lorenzo Chance, Special Agent of the Treasury Department, invited me to be his guest at the luncheon of the American Luncheon Club—an organization consisting of the Americans residing in London who adopt this means of becoming acquainted with one another, maintaining home ties and hearing discussions on topics of the day, usually by an Englishman. On this particular day, Friday, September 28th, Lord Milner spoke, dealing particularly with the new ties which bound England and the United States together. Our Ambassador presided and noticing me at one of the nearby tables, beckoned to me at the conclusion of the speaking and presented me to Lord Milner, explaining in very pleasant terms the nature of my mission. In the afternoon I paid some formal visits to Major Rethers, the representative of the Quartermaster General in London, and Captain McDougal, our naval Attache; upon my return to my quarters later in the afternoon I had the pleasure of a visit from Captain B. S. Oppenheimer and Lieutenant Wilson, of our Medical Reserve Corps.

Although my time was so limited and I had so much to accomplish, I nevertheless was hospitably entertained by a number of people, both Englishmen and Americans; in fact, I was compelled to decline many invitations, lest they should interfere with my duties. Mr. S. G. Warner, Actuary of the Law Union and Rock Insurance Company, after entertaining me at his club at luncheon, took me to Staple Inn, the home of the Institute of Actuaries, of which he was then the President. Mrs. Lewisohn,

the mother of Dr. Richard Lewisohn (who had written to her that I was coming) was more than kind to me and by her courtesy and tact relieved me of any embarrassment which I might have felt at being the recipient of so many acts of kindness and gifts at her hands. Mr. and Mrs. Lionel Harris—related to my brother Lee by marriage—were most attentive and I recall with particular pleasure dining with them, the other guests being Mrs. Harris' sister, Miss Nelson, Lt. Colonel and Mrs. Alinson and Dr. and Mrs. Playfair. Dr. Playfair is a nephew, I think, of the famous obstetrician and impressed me as being an example of the ideal physician—one who knew how to combine scientific training with the knowledge of the psychology of human nature, a combination not common in these days. An amusing incident occurred at the dinner, for in the midst of it the air raid alarm was sounded and our host, who was a special constable, had to rush off to his station at Buckingham Palace, presumably to guard the royal family. It was like a scene from a Shaw play.

On Saturday afternoon Mr. T. M. E. Armstrong called for me and we motored to his home, Lunchwood, Limpsfield, Surrey, a beautiful English country place. My respect for Mr. Armstrong's influence with the authorities went up several pegs, for the prohibition against the use of pleasure vehicles and the restrictions placed upon the possession of petrol (or gasoline as we term it) were very stringent. One saw almost no private cars in London, except those that were fitted with huge reservoirs to hold illuminating gas, which some of the engines were able to use instead of petrol. These huge bags on the roof of the car gave it a grotesque appearance which somewhat reminded me of an Italian woman moving along with a feather bed balanced on her head.

In the afternoon we took a long stroll over the Commons and I had my first introduction to the English countryside in this section. It is beautiful and the regret at my inability to move that gorgeous country to within an hour of New York was intensified when I learned how reasonable were the rentals as compared with the charges made in my country.

At dinner we were joined by Mrs. Armstrong, her parents, Mr. and Mrs. Young, and her sister, Miss Nora Young, delightful Irish people, who did everything possible to make me forget that I was with strangers. At the conclusion of the dinner the Archies (slang for anti-aircraft guns) started a furious fusilade and we rushed out to see if any of the "Zeps" were visible. We could hear the purr of the engines distinctly and see some of the lights, but were driven indoors by the shrapnel which was falling all around us.

It seemed hard to realize that it was only three weeks since I had bade good-bye to my wife in New York—so much had happened in the interval. On September 27th I had received my

first letter from Lake Placid dated September 10th, which was not a bad record in war times.

The next day, Sunday, September 30th, we all walked to a beautiful country church in the yard of which there is a yew tree over two thousand years old. The services were very interesting and as a special compliment to me the minister (who had been informed by Mr. Armstrong of my coming) quoted Bret Harte in his sermon; I expressed to him after the services my appreciation, not only of the compliment, but also of his versatility.

Before I left London I had left my telegraph and telephone address with one of the Assistant Secretaries at the Embassy. Upon our return from church I was called on the long distance telephone and the following cable from Secretary McAdoo was read to me:

"For Captain S. H. Wolfe:

Early passage insurance bill assured. If passed deem it most important that you organize military and naval insurance with the rank of Commissioner. We all realize the personal sacrifice which this will involve but feel that the great patriotic service to the country will fully justify such sacrifice. Hope that you will respond to this emergency. All your friends here concur with me with reference to importance of having you organize this division. Acceptance will not involve necessity of permanent tenure. Not necessary for you to sail immediately. Will inform as soon as bill passed."

I considered the matter and after discussing it with Mr. Armstrong (who did not hesitate to express his wonderment at my temerity in refusing to comply with the orders of our "Chancellor of the Exchequer," as he called him) I decided to send the following cable reply:

"I cannot possibly accept the Commissionership but I am willing to be a temporary Director if you think I should organize branch. I do not want any public office and I should assume the position of Director at considerable sacrifice to my plans which seem just as important for patriotic service along present lines. All my investigations here show the absolute necessity of my acting in that capacity, but experience justifies my refusal of the Commissionership, and I therefore request that you do not urge it upon me."

In the afternoon my host and I took a ten mile walk over the beautiful hills in the neighborhood of Limpsfield, in the course of which we visited one of the British encampments devoted to musketry training. After tea came the usual air raid and by this time I was so used to them that they aroused very little curiosity.

XII

The next morning we took the train to London and at the Embassy I found two letters from home—one dated September 13th and the other the 18th; I had a long talk with Major Rethers about Quartermaster matters and arranged for my passage to France the following week.

While at the Authors' Club one afternoon, the Honorable Secretary, Mr. Algernon Rose, upon learning that I was a Mason asked whether I would like to attend a meeting of an English Lodge. When I answered in the affirmative he expressed regret that Authors' Lodge (composed exclusively of members of the Authors' Club) would not hold a meeting for some time, but promised to arrange for my attendance at a meeting of some other Lodge. In the course of a few days a very formal invitation—in French—arrived from the Master and Wardens of L'Entente Cordiale Lodge No. 3796 (under the jurisdiction of the Grand Lodge of Great Britain, but working in French) to attend a meeting on Monday, October 1st, at 4 P. M.

Lodges in England usually meet at that hour and after the work of the Lodge has been performed a rather elaborate dinner takes place; in consequence, one does not visit an English Lodge without being asked, for that would be the equivalent of inviting oneself to dinner, and therefore, there is not the amount of lodge visiting to which one is accustomed in the United States.

Promptly at 4 I went to the Cafe Royal in Regent Street and was enthusiastically received. I was the first American officer who had ever attended the Lodge and I found the work most interesting as it differed in many respects from the First Degree as followed in my jurisdiction.

The Worshipful Master, H. Le Forestier, was connected with the French Intelligence Department, I believe, and there were a number of English and Canadian officers present, among them Colonel Raikes and Lt. Colonel D. McClean. In the midst of the work occurred one of the heaviest air raids to which London had been treated, but it caused no interference with the orderly procedure; in fact, the impression that these air raids left with me was that if they were intended to terrorize the English people, they failed in their purpose, as the only evidence of alarm was noticed in those portions of the city given over to foreign born residents.

The next day, Tuesday, was spent at the War Office going over the methods followed in paying officers and enlisted men. The officials were most cordial in their reception and the Colonel

who had me in charge took me personally to the chief of the air service in the Hotel Cecil (which had been commandeered for that service) who gave me a pass to go up in the "balloons" which were very active at this time. The informality of the pass is so characteristic of the delightful relationship which I found existed between the average British officer and his subordinate that I repeat it:

Dear Boville:

"The bearer, Captain S. H. Wolfe, U. S. Army, insists on going up in a balloon. Will you, like a good chap, grant him a free or fixed ride accordingly?"

The only other event of interest of this date was that the first daylight air raid, since my arrival, took place.

Wednesday, October 3rd, I started dictating my report and worked on it all morning. After luncheon in the Directors' room of the Ocean Accident and Guarantee Corporation, I went to the Embassy. On the way I met our new Military Attache Colonel Slocum and called on Commander Tobey, one of our Naval representatives, who arranged for an interview at 4 o'clock with Admiral Tophill, Fourth Sea Lord of the Admiralty. The Admiral was very kind and went with me to Sir Alfred Eyles, the Accountant General of the Navy, who was equally cordial and arranged with his subordinates to get all of the information and the forms which I needed.

During the next days I completed my report, which was forwarded to Washington, called on Sir Montague Allen, the Canadian Pension Commissioner resident in London, and attended a luncheon given in my honor at Connaught Rooms by a number of Masons with whom I had become acquainted at the Lodge. On Friday, October 5th, I paid my farewell visit to the Ambassador and in the afternoon was invited to take tea with Sidney and Beatrice Webb. Two very pleasant hours were spent with these delightful people who had given so much attention to the development of Trade Unionism in England. Mr. Webb is a noted English publicist, one of those who established the London School of Economics and Political Science and co-author with Beatrice Webb of "Industrial Democracy." Their house is delightfully located near the Tate Gallery, overlooking the river with its ever changing panorama, so interesting to the visiting American.

Saturday morning I breakfasted with H. G. Wells—a most interesting and charming host. He surprised me by his intimate knowledge of modern war methods and the developments which had taken place in the scientific world. One did not expect to find this in a literary genius. Farewell visits to the War Office and the Admiralty took the rest of the day, which concluded with dinner at Claridges with Mrs. Porges, a kinswoman of my wife, the other guests being Mr. Reed, the American Vice Counsel, and Dr. Oscar Bernhard, a Captain in the Swiss Army, who

had been selected by the English Government to pass on the physical condition of the German prisoners.

Sunday, October 7th—just two weeks after I landed in England—in compliance with instructions from the British War Office, I proceeded to Charing Cross Station, where I took the "Staff Special" for Folkestone; in the Pullman (they do have Pullmans on this train, but they are entirely different from those to which we are accustomed in America) I became acquainted with a number of English officers, among them Major W. Vernon Hume of the South Lancashire Regiment, and then attached to the General Staff. When I reached Folkestone I reported as directed to the A. M. O. L. (the English throughout the war were great believers in the use of initials and it took me some time to find out that I was to report to the Assistant Military Landing Officer when I reached Folkestone) and expected to take the five o'clock boat for Boulogne, but was informed by that officer that owing to stormy weather no boat would leave until the next morning at 9. Accommodations, however, had been reserved for me at the Royal Pavilion Hotel, where I was directed to spend the night. Major Hume had preceded me and arranged that I would have the rate which had been fixed for English Officers—£0:10:6 for dinner and lodging—and I spent a very pleasant evening after an invigorating walk along the bluffs on the water front.

Early on Monday, October 8th, after passing a very comfortable night at the hotel, I boarded the boat punctually at 9. We remained moored to the dock until 10, when we were told that the stormy weather would again delay the departure and we were instructed to report back at 4 o'clock. I took this opportunity to walk around Folkestone, which is a quaint village with quite a French tone. At 3 an uncomfortable rain storm broke over the town and I was drenched getting to the boat, which to everyone's surprise did not leave until 4:50. The Purser had received instructions to reserve a cabin for me, for which I was very grateful and I took in a number of British officers as my guests, for the boat was greatly overcrowded due to the delayed trips. The Purser told me confidentially that the delays were not due to stormy weather but to the fact that a number of floating German mines had been found in the channel and it was deemed unsafe for boats to go across until the waters had been thoroughly dragged.

Thanks to the very careful methods employed, millions of troops had been transported across the Channel with no loss of life. Our boat was not only preceded by two torpedo boat destroyers, but two aeroplanes hovered overhead and circled in advance of the boats, aviators being able to detect submarines many feet below the surface.

The crossing was very, very rough and although I was not ill I was mighty glad to see the lights of Boulogne. The Purser escorted me to the smoking room and arranged for the French

landing officials to receive me very early; my diplomatic passport passed me through with no delay. At the foot of the gang plank an English officer, Colonel Gage, stepped up, called me by name (there were very few American officers coming from England at this time) and told me that he had been instructed by the War Office to look after me. He took me in his car to the French Military Authorities, who were very kind and considerate, issued transportation warrants immediately and detailed an orderly to see that I was properly fixed. Colonel Gage invited me to be his guest at a dinner that evening which he stated they were giving to one of our American Judges—Judge Mayer—but as I wanted to take the night train for Paris I declined (I found out two years afterwards that the recipient of the dinner was not one of our Federal Judges, but someone who was called, or called himself “Judge Mayer,” who was not a lawyer and who I think was engaged in selling horses to the French Government.)

Colonel Gage's chauffeur, after taking me to the hotel, where I dined, managed to find my field chest and luggage (how he succeeded in doing so remains a mystery to me to this day) and took me to the station, where the French orderly who had been assigned to me took complete charge of me, registering my baggage and finally placing me in a railroad carriage in which there were two other officers, Brigadier General Sir John Campbell and his Aide.

I think I can do nothing better at this time than to leave a permanent record of my appreciation of the treatment accorded me by reproducing letters which passed between Commander Tobey and myself:

U. S. Naval Forces Operating in European Waters
U. S. S. Melville, Flag Ship

30 Grosvenor Gardens,
London, S. W. 1,
12 October, 1917.

My Dear Captain Wolfe:—

I have just received your letter of the 9th. October, announcing your safe arrival in Paris and expressing your appreciation of the courtesy of the British officers who assisted you en route and I am particularly pleased at the kind things you have said of the small service I am glad I was in a position to render you.

Believing that such action would meet with your approval, I have taken the liberty of quoting an extract from your letter to Brigadier General Osborne, Assistant Director of Movement of the British War Office, a copy of which I am enclosing for your attention.

Hoping that you will find your tour of duty in France a most agreeable one and that you will emerge safely at the end thereof, I remain, with best wishes

Yours very truly,

E. C. Tobey,

Aide for Materiel, Supplies and Repairs.

Captain S. H. Wolfe, Q. M., U. S. R.,
Hotel Majestic,
Avenue Kleber,
Place de l'Etoile, Paris.

The enclosure was as follows:

12 October, 1917

My Dear General Osborn:—

It gives me pleasure to quote for your information, as I am sure that it will be of interest to you, the following extract from a personal letter which I have just received from Captain S. H. Wolfe, Q. M., U. S. R., who has just arrived in Paris after a journey from London:

"My arrival in Paris this morning completed a journey for the comfort of which I am indebted to you. At every point the British officers were most kind, and I wish there were some way in which I could acknowledge the great courtesy of Colonel Gage, who met me as I disembarked at Boulogne. He went out of his way to be of assistance to me—treatment which meant much to one arriving in darkness, in a drenching rain storm after a most tempestuous trip, and speaking the language but imperfectly.

"If you consider such action appropriate, I am sure that Captain Wolfe will be greatly pleased if you could convey to Colonel Gage some expression of his appreciation of the treatment accorded him."

Yours very sincerely,

E. C. Tobey,

Aide for Materiel, Supplies and Repairs.

Brigadier General Osborn,
Assistant Director of Movement,
War Office.

Our train left at 9:10 and thanks to some mysterious placard which the French orderly and the station master had pasted on the windows of our carriage, we were not disturbed. As intending passengers after one glance at the placard, fled, I suspect that we were labeled either as dangerous lunatics or as small-pox patients. We are able to stretch out comfortably on the seats and at 2 A. M. the General and his aide left at Amiens, from which point they motored to Albert, the headquarters of the Third British Army, which place I subsequently visited when I went to the British front. I reached Paris at 7 A. M., and after a cursory inspection of my baggage—the novelty of American officers had not yet worn off—I was released by the custom authorities and permitted to go in search of a taxi to take me to the hotel.

XIII

While motor cars in London were not plentiful, one never had any difficulty in finding a taxi; in Paris, however, there was a great scarcity owing to the fact that so many of the city taxis had been commandeered by the Government and used to transport troops. After considerable search and with the assistance of two French porters, I finally found a dilapidated open barouche with a pitiful specimen of horse flesh between the shafts. I hesitated to engage him, for in our country one would have been arrested by the first officer of the Society for the Prevention of Cruelty to Animals. The entire absence of other vehicles emboldened me, however, to take the risk and after arranging with the driver for the fare which was to be charged (not an easy matter I assure you) I piled my travelling impedimenta aboard and started for the hotel.

It was a beautiful morning and the distance from the Gare du Nord to the Hotel Majestic where rooms had been reserved for me was considerable. It took me through some of the most interesting parts of Paris and I thoroughly enjoyed the trip.

The Hotel Majestic (this had been selected for me as it was near our Embassy) presented quite a different appearance from the last time I saw it in 1911. It was then one of the popular places for American tourists and was luxuriously fitted up. Now a large part of it had been converted into a French hospital and the balance showed the effects of wear and tear and the lack of renovation. Owing to the lack of coal, hotels and even private houses in Paris were not permitted to have hot water for more than two days in the week; Saturday and Sunday were hot water days at the Hotel Majestic and when I asked for a bath towel the maid explained that this being Tuesday there was no hot water and evidently doubted my sanity when I announced my intention of taking a cold tub. Notwithstanding her disapproval and her assurance that it might prove fatal, the bath after an all night ride in the railroad carriage was most refreshing and I enjoyed my breakfast in my room—a procedure insisted upon by the French hotel authorities, to do away with the necessity for waiters in the dining room in the morning.

A ten minutes walk took me to our Embassy and I paid an official visit to the Military Attache, Major Frederick A. Mahan, who received me most cordially and after listening to my plans took the necessary steps to obtain audiences for me with the

French officials—a much more formidable undertaking than in England or the United States. To Major Mahan I am indebted not only for many personal acts of kindness and courtesy, but also to him is due credit for much of my success in obtaining information from the French war office and civil bureaus. The Major was a retired engineer officer (a brother of Captain Mahan, our celebrated naval officer) who before the war had taken up his residence in Paris and who had become acquainted with many of the French officials. His acquaintance with them and his knowledge of the French language made him a valuable Military Attache and he was recalled to active service shortly after we entered the war. His unfailing courtesy to me—a younger officer—his entering into the solution of my problems even at the sacrifice of his own time and convenience, and his constant, affectionate solicitation for his invalid wife, are impressions which will always remain with me. When in 1918, after my return to the United States, I heard of Major Mahan's death as a result of an operation in a Paris hospital, I felt as though I had lost a very dear friend.

I completed my morning by calling on Mr. Sidney B. Veit—my brother's uncle by marriage—on my bankers and at the Red Cross headquarters, where I surprised Major Alexander Lambert. Major Lambert, in civil life, was greatly interested in hospital social service work and in that we had a common meeting place, for while he was President of the Hospital Social Service Conference, in New York, I was Vice-President. Major Lambert afterwards went to Italy on Red Cross work and as was to be expected, rendered most distinguished services in that field; Mrs. Lambert was doing organization work in Paris and I envied the Major's ability to have his family circle complete—a privilege denied to so many of us.

At 6:30 Paul Rie called for me at the hotel and took me to his house for dinner; it is difficult for me to express my appreciation of the hours spent in the Rie household. It was the nearest approach to home which I had during my stay abroad. Mrs. Rie—my wife's most intimate girlhood friend—had visited us in America and we had seen much of her during our previous stay in Paris in 1911, so I really came to look upon the Rie household as the substitute for home best obtainable in the circumstances.

It is almost impossible to describe the many interesting events of my stay in Paris, and a brief narrative of the happenings of some of the most important days may even, at the risk of repetition, serve to give an idea of my work, the conditions in Paris and the way I spent my time.

Wednesday, October 10th.

On my way down town I stopped at the Embassy, where I found a cable from Washington from Mr. McAdoo, advising me of the progress of the Insurance Bill and from there went

to the headquarters of the United States Army in Paris. The Army had taken over the entire Hotel Mediteranee, situated on the river bank—the Quai de la Rapee—a structure which Parisians assured me had been a failure as a hotel, but which, thanks to the American Army, its owners had now found to be a veritable gold mine. I called on General Richard M. Blatchford, the head of the Line of Communications. He ordered his adjutant to issue to me the special identification card with which all officers in Paris were to be equipped. The General was much interested in my explanation of the relief plans which the War Risk Insurance Act contemplated—a subject which I discussed with him subsequently on a number of occasions.

While at headquarters I sent my first E. F. M. cable home; this was a special service inaugurated by the Western Union Telegraph Company for the benefit of the officers and men of the American Expeditionary Forces. The rate was very low and the service slow as all messages were mailed to London and sent from there. No code words were permitted and all in all the service was not particularly satisfactory as when it was necessary to send a cable it was usually desirable to have it go without delay—results which could not be accomplished by using the special service.

Major Mahan called for me after lunch and we visited Colonel Goubet, Chief of the Second Bureau of the French War Department, who found out what information I wanted and promised to advise me when the Bureau Chiefs would be ready to give the facts to me. The French War Office is located in interesting buildings on the left bank of the Seine and access to the bulidings is not the simple procedure to which we Americans were accustomed. Application has to be made in advance, a full statement of the mission of the applicant and an appointment made with the officer who is to be seen. A formal looking pass was issued, half of which is detached by the sentry at the door as you enter. During your progress through the building you are frequently stopped by guards to whom must be shown the remaining half of your pass. Unless you have a pass you are not permitted to leave the building and one shudders at the thought of the fate of one who had inadvertently lost his pass—he probably would be compelled to spend the rest of his days in the War Office.

Major Mahan and I then walked across the city to the Hotel St. Anne (the Major, notwithstanding his years, is a great pedestrian and tells me that he owes his good health and his vigor—for he is over 70—to his long walks, his deep breathing and his abstemious habits); here the United States Army has established a post office, where one may buy United States stamps and feel reasonably sure of never receiving letters which are sent from the United States. This constituted one of the great complaints of our soldiers, for the mail service was as

bad as it could possibly be. I am not sure that this could be remedied, for it is not an easy thing to deliver mail to organizations which are split up and the various units spread all over a country with poorly equipped transportation facilities; fortunately, my mail came in the official Embassy pouch and reached me with as little delay as one could expect in war times.

In the afternoon I called on Colonel Keene, of our Medical Corps, and discussed with him the records which the army would keep in order that they might supplement the records of the War Risk Insurance Bureau.

Thursday, October 11th.

At the Embassy this morning I found a number of pieces of mail from England, but none from home, and spent some time with my official correspondence. Major Mahan invited me to be his guest at a meeting of the American Luncheon Club—of which he was Vice-President—at the Cafe Cardinal, at which Isaac F. Marcosson, the well known war correspondent, spoke most entertainingly of his experiences in Russia, from which place he had just returned. He told of his interviews with Kerensky and of his fears for the future of Russia—fears which were justified by the events which took place in Russia during the next twelve months. When I came in the room and was introduced to Marcosson, he at once recalled the fact that many years ago he had come late at night to my house to interview me on the fake schemes of sellers of stock of life insurance companies, a subject about which he was writing a series of articles for one of the magazines. I was amazed at his memory, for he was able to recall every detail of what must have been an ordinary interview to him. I know of no man who has met so many interesting people and who is able to get so clear a view of the real political and social situations in the different countries.

In the afternoon I returned to the Embassy to meet Captain Carl Boyd, A. D. C. to General Pershing (Captain Boyd was a graduate of West Point, spoke French fluently and was of great assistance to General Pershing in his work. He was subsequently made a Colonel and his untimely death in Paris from pneumonia was a source of great sorrow to those to whom he had endeared himself.) He informed me that General Pershing was to be in town the next morning and made an appointment with me for 10:30 at the Hotel Mediteranee. When we were through talking Major Mahan took me up stairs to meet Ambassador Sharp, who received me most graciously.

Friday, October 12th.

Naturally, there is no man who occupies so exalted a position in the world of an army officer as Commander-in-Chief; I, therefore, looked forward to our meeting with considerable interest and wondered how a General would behave to a mere Captain—I venture to say that no civilian can appreciate the space which separates those two ranks.

I reported at the Hotel Mediteranee as directed and found a number of officers—some of high rank—waiting in the ante-room. Punctually at 10:30 Captain Boyd took me in to General Pershing's office and introduced me. The General is a wonderfully simple, democratic and kindly man, who made me feel at ease at once; he was interested in the plans of the War Risk Insurance Act and particularly the attempt to furnish adequate compensation to the disabled soldier. He instructed me to come to his headquarters and to visit the other divisional headquarters for the purpose of explaining the various features to the officers and men stationed there. I had frequent conferences with General Pershing after that, but the recollection I have of this first interview will always be the most vivid.

Before returning to the Embassy I was introduced to the Chief Quartermaster, Line of Communications, and lunched with Major Miller, a Q. M. Reserve officer from Chicago.

XIV

Before leaving Washington I had a talk with Secretary McAdoo as to the necessity for learning what the French and English were doing in the matter of education and restoration of wounded men; he informed me that Dr. Edward T. Devine had offered to make such a survey for him (I think Dr. Devine told me the funds were furnished by a philanthropist in New York named Milbank) and that he had accepted the offer. The Doctor left about a fortnight before I did and in consequence finished his English investigation before I reached that country; we met, however, in Paris, and Dr. Devine invited me to dine with him at the Cafe Voisin for the purpose of discussing his report with him. It was hard to believe that there was any food shortage, for the delicious dinner—ending with heaping plates of wild strawberries and oceans of whipped cream—could not have been improved upon in peace times.

Saturday, October 13th.

Divided my morning between the Embassy, the Hotel St. Anne and the Hotel Mediteranee. Mr. and Mrs. Rie lunched with me and in the afternoon we went to the Petit Palais, where they are exhibiting the tapestries which were removed from Rheims—one of the few museums open in Paris. We also visited the captured guns and airships which were stored in the courtyard of the Hotel des Invalides, near Napoleon's tomb. After tea I walked home with them so that I could congratulate her mother, who had just received a medal from the French Government for her work at the American Ambulance. The evening was spent at the hotel reading and mapping out my future plans.

Sunday, October 14th.

After visiting the Embassy for mail and cables, I went to the home of Mr. B. F. Shoninger for lunch. Mr. Shoninger, with whom I had become acquainted at the luncheon of the American Club, had been President of the American Chamber of Commerce in Paris and occupied an important position in our colony. Mrs. Shoninger was trying to create an American atmosphere for our officers and soldiers stationed in Paris, and her home was always filled with a number of such "exiles," who were recipients of her bounteous hospitality; in the afternoon Mr. Shoninger and I called for Ambassador Sharp and took him and his guest, Professor Baldwin, (who with his wife and daughter was tor-

pedoed on the Sussex) to the model farm operated entirely by mutilated soldiers. M. Poincaire, President of the French Republic and the Minister of War, Painleve (I think I have his name correctly) were also there and I was presented to them. The accomplishments of the soldiers along agricultural lines were wonderful and I have never seen a more excellent exhibit of rabbits. During our visit there was a flock of aeroplanes over us all the time as one of the French aviation schools adjoins the farm.

In the evening I dined with the Ries at the Island Club, located on one of the islands in the Seine just beyond Neuilly. This club has extended its hospitality to American and English officers stationed in Paris, and a number of them were dining there.

Monday, October 15th.

The Metro landed me at the Gare de l'Este, where after an inspection of my travel orders by the gendarme at the ticket window, I was permitted to buy a ticket for Chaumont, headquarters of the American Army, at the reduced military rate, which is 25 per cent of the regular tariff. It seems strange to an American, accustomed to go where he wanted, and to see what he wanted, to find that no one was permitted to leave Paris without permission from the military authorities.

After a few hours ride I landed in one of the quaintest French villages imaginable, near the Swiss border and went direct to headquarters, where I saw Major James A. Logan, Jr., of the General Staff, and was informed that General Pershing would be away with Marshal Joffre until the evening. I spent the afternoon with General Rogers, Chief Quartermaster of the American Expeditionary Forces, who was greatly interested in the War Risk Insurance Act, and we prepared a cable for submission to General Pershing to be sent to Washington in reference to the issuance of an order announcing the provisions of the Act to the A. E. F. While walking along the streets of Chaumont I met Harry Bullock, formerly a star reporter of the New York Times, who came to Lake Placid to see me when I was investigating the Provident Savings Life Assurance Society for Mr. Rittenhouse of Colorado and Mr. Kelsey of New York. Bullock was afterwards Secretary to Colonel Williams, President of the Brooklyn Rapid Transit Company and in charge of its welfare work; we saw considerable of one another in connection with the insurance plan which Colonel Williams wanted to establish for his employees, but neither of us knew that the other had entered the service. I think we were mutually happy over the meeting and Bullock—who was a Captain in the Quartermaster Corps—asked me to dine at the Quartermaster mess in the evening. He and Colonel Clayton were killed early in 1918 near Montdidier.

For some reason or other Chaumont was not well known to Americans before the war. I have never heard why it was selected for the headquarters of the American Expeditionary Forces, but it certainly was a most delightful town—beautifully situated in a rolling section of France, traversed by quaint winding streets and its architecture appealing to Americans accustomed to the monotonous regularity of our buildings; all these tended to make this an ideal spot for an officer taking exercises and recreation after the long working hours, which fell to the lot of our officers. In peace times I was informed that Chaumont was the headquarters for a very extensive glove industry. I hope some day I may be permitted to return to the Hotel de France, where I spent many comfortable nights after my initiation. The initiation consisted in being assigned to a room right across from the bell tower, from which emerged at half hourly intervals loud peals which effectually banished all ideas of sleep. All new officers were initiated in this way, but after the first night nobody ever willingly took a room in that part of the house.

Tuesday, October 16th.

Had a very enjoyable time at the Q. M. Mess last night. Bullock walked back to the hotel with me and although it was only the middle of October, the time of our most delightful Indian summer at home, there was a chill in the air which seemed to penetrate to the marrow of one's bones. All in all, I think that the climate of France was the most unpleasant I have ever experienced. The dampness seemed to have a penetrating quality which had no respect for clothing and which I found had a very depressing effect.

I reported at General Pershing's headquarters and while awaiting him, a car drove up from which he and Marshal Joffre alighted. They proceeded to the General's quarters and later in the morning the Marshal asked to have all of the officers presented to him. We were all marched up and Colonel Boyd, acting as master of ceremonies, presented each officer in turn. Although I had seen the Marshal on his visit to New York, it was a pleasant experience to have the opportunity of saluting him, grasping his hand and being personally introduced. Major Logan invited me to his mess for lunch; he and Colonel de Chambrun (Count de Chambrun was French Military Attache at Washington for a number of years) had a house near General Pershing's chateau and had as orderly and mess attendant a soldier who was formerly one of the chefs at the Hotel de Crillon in Paris; it is not hard to appreciate that one suffered all the privations of war at this mess.

In the afternoon General Pershing sent for me and outlined some of the work which he wished me to undertake.

I caught the 5:31 train to Paris and travelled in company with some very pleasant officers. The dining service on the car

was very fair and the system used is one which has so many advantages that it would seem that our railroads might adopt it in the interests of efficiency and economy. As the train starts the dining car conductor goes through and gives you a ticket either for the first, second or third service as desired by you, unless there are no more vacant seats at the service which you desire, in which case you are compelled to make another choice. When meal time arrives the first service is announced and all who had tickets for that service go to the dining car and occupy the seats indicated by the numbers on their ticket. When all are seated the waiters start and serve the first course to everybody. When the last person in the car has been served the first one has finished and the service of the second course is started. In this way three waiters are enabled to serve the entire car expeditiously and satisfactorily and although some may prefer service a la carte, the meal was excellent and not expensive.

Wednesday, October 17th.

Met Colonel Wallace, of the Signal Corps, who crossed on the Adriatic with me, and found that he had been detailed as Chief Signal Officer of the Line of Communications. As such, he will have charge of the telephone and telegraph service except at the front—a very responsible detail.

Conferences were had this morning with Lt. Colonel Stanton, who is in charge of money matters of the Quartermaster Corps, and Major Miller, relative to the way in which the financial matters connected with the War Risk Insurance Act can be most advantageously handled.

Thursday, October 18th.

At the Embassy I found a message from Dr. Devine asking me to call at Red Cross Headquarters; when I reached there I found that Dr. Devine had asked Professor Edward Fuster, Professor at the College of France, and a great French authority on pensions and workmen's compensation insurance to meet me. We lunched together and I obtained a great deal of valuable information. In the afternoon Miss Harper, of the Red Cross, took me to the Grande Palais, where there is a hospital, physical therapy rooms and re-education classes. The work which mutilated soldiers are being taught to do is wonderful. There are classes of blind men who are taught to become basket weavers and another class where blind men are taught to become masseurs. I am informed that these masseurs have developed great skill and there is an excellent field for men with this training.

Friday, October 19th.

I learned that Colonel Reynal Bolling was in Paris in charge of aviation matters and on my way from the Embassy stopped in to pay my respects. We had served together on the City Pension Commission, appointed by Mayor Gaynor to investigate

pension conditions in New York City—a commission created as a result of my cursory investigation of the Teachers Retirement Fund, which showed its impending insolvency. Colonel Bolling as usual, was most charming and we chatted together for some time. Shortly afterwards, Colonel Bolling, while travelling in his auto near one of the battlefields was killed by a German sniper. I never heard the exact facts, but was told that his driver had lost his bearings and was headed for the German lines at the time.

Very near the aviation headquarters was the beautiful house formerly used by Colonel Bacon as the American Embassy. In it the Clearing House was established—an organization intended to co-ordinate the various activities in Paris—with which Mrs. Alexander Lambert was very actively connected. In addition to calling upon her, I had the opportunity of seeing the very interesting work which was being carried on in the interests of efficiency and economy.

Saturday, October 20th.

My entire morning was taken up with consultations with Mr. Frazier, First Secretary of the Embassy, relative to some important cables which were sent to me here from Washington. As nothing could be done until further instructions arrived from the United States, I was enabled to devote the balance of the day to sight seeing—a treat which, up to this time, I had denied myself.

Mrs. Rie and I took lunch together in a delightful restaurant and then we crossed to the Isle de la Cite to Notre Dame; from there we went to the Isle St. Louis, where, thanks to an obliging porter, we were permitted to stroll through some of the delightful old gardens surrounding what were once the houses of the aristocratic citizens living in that quarter. A brisk walk took us to the Jardin du Luxembourg, where we watched the interesting maneuvers of some aviators hovering over the city. Paris seemed to be protected by a systematic air patrol for, at stated intervals, aeroplanes could be seen and heard crossing and recrossing the skies: there were also a number of captive balloons which evidently served as observation posts. Whether these precautions were responsible for the comparative freedom from air raids which Paris enjoyed or whether there was some deep political reason why London should be visited so frequently and Paris so seldom, I never learned. There were constant rumors to the effect that the Germans did not wish to destroy Paris and that the reason why the French boats were seldom torpedoed was that German spies used them for travelling to and from the United States. These, of course, were mere rumors and during war time I know of no industry which is so overworked as the Rumor Factory. This is probably a natural result of the nervous tension which everybody experiences, caused by being constantly on the alert, distrusting all acquaint-

ances, save those whose antecedents are well known and being constantly on the watch for spies and plots.

Sunday, October 21st.

Spent the morning at the Embassy attending to the cables and letters which I found there awaiting me, then took a long walk through the Avenue de la Grande Armee through the Porte Maillot to Neuilly. The Porte Maillot is one of the city gates—a relic of the old time when Paris was walled in, and, in fact, some of the old fortifications and embankments can be seen nearby. At present it serves as a point beyond which taxi drivers double their fares—without regard to distance—and here are collected the taxes which the city levies on all supplies, including gasoline, which are brought in—the Octroi. The Ries live about ten minutes walk beyond the gate.

After lunch we visited the American Ambulance—a modern American Hospital located in a very attractive building formerly a large school. It is not a matter of mere insular prejudice which leads me to conclude that the United States need take no back seat when it comes to hospital administration, for I have had the opportunity of visiting English, French, Swiss and German institutions. The American Ambulance seemed as though a section of New York had been removed and transplanted 3000 miles away, for American doctors, American nurses, American patients and American methods blotted out Paris for the instant. The French appreciated the good work which this Hospital is doing for the French wounded and this co-operation between countries is one of the few pleasant results of this war.

Monday, October 22nd.

General Pershing having ordered me to report at Chaumont, I took an early morning train; at Troyes—where a large Canadian hospital is located—a dapper French officer entered my compartment and with the characteristic courtesy of French officers, clicked his heels together and saluted stiffly. I invited him to sit beside me and his imperfect English and my equally imperfect French, enabled us to carry on a conversation in the course of which I learned that the previous day a German Zeppelin—the L-49—had been brought down by French aviators at Bourbonne-les-Bains, about 30 kilometers distant from American headquarters. Upon my arrival at Chaumont I asked the Officer of the Guard to detail a car to take me to Bourbonne, but he explained with much disgust that the Hoover party had taken all of his cars and the best he could do was to detail a sergeant of the Signal Corps to take me over in a motorcycle; the ride was unique and enjoyable, though cold, and we covered the 30 kilometers in about an hour.

We found the L-49 about 4 kilometers out of the town and it was a wonderful sight. Although I had read of the size of these air ships it was impossible to visualize it from the mere description and the actual Zeppelin seemed like some uncanny monster; they had captured the entire crew, all scientific instruments and the log book. The French officer in charge of the field gave me a large piece of the outer envelope which covered the entire aluminum frame (I thought it was of silk, but was subsequently informed by the War College in Washington—I had sent a piece of the fabric there as soon as I could—that it was closely woven cotton cloth covered with a bitumen to render it air proof and moisture proof). The French interpreter, standing near the balloon, had just come from interviewing the captured German officer who had been in charge of the Zeppelin and told me the story which he had obtained, which ran about as follows: This was one of a fleet of Zeppelins which started for England to raid London, but when he was crossing the Channel the Commander concluded that he would reach London before it was dark enough and he thereupon decided to kill time by rising to a higher altitude. He did so and when it was decided to start again for London, found that his radiator was frozen and he was compelled to drift. This drifting took place all night and in the morning, the Commander thinking he was over a neutral

country—probably Switzerland—decided to land; as he approached the earth some French aeroplanes started up after him and the Commander, trying to elevate his balloon, found that for some reason he could not do so. He, thereupon, flew a white flag and brought the Zeppelin to earth, its nose resting in the bed of a creek and the stern resting on a clump of trees on the bank, the idea being to break the back of the ship so that it could not be used again. Although he had flown the white flag, the officer jumped to the ground as soon as he could and started to fire incendiary bullets from his pistol to destroy the ship, but three French peasants, hunting in the field, rushed up and covered him with their shot guns until French troops arrived. Fortunately, the bullets struck the engine, were deflected and did no serious damage. How much of this story is true, and how much is German invention tempered with French interpretation, is something that I cannot tell.

Upon my return to headquarters I reported to General Pershing, who directed me to prepare the basis of the memorandum which he will promulgate in regard to the Insurance Bill.

Tuesday, October 23rd.

Continued my conferences and then left at 5:30 for Paris; I had three delightful companions in the person of Fleet Surgeon F. von Wedekind, U. S. N., Surgeon W. B. Brinsmade, U. S. N. R. (whose home is in Brooklyn) and Captain Lewis P. Ford, U. S. A.

Wednesday, October 24th.

Went to the Embassy early this morning and, while discussing matters with Major Mahan, had the pleasure of renewing my acquaintance with Major General Hugh L. Scott and Major Fenton, who was with him. The following cable dated Washington, October 19, was handed to me:

Embassy, Paris.

2728, October 19, 5 P. M.

For Captain Wolfe,

From Secretary McAdoo. Quote:

You are to remain abroad for a time fully to organize and put into operation European Office War Risk Insurance in Paris, and such branch offices as you may deem advisable. In all of your work, relative to War Risk Insurance, that whatever you do you should do with approval of the Commanding General of the Expeditionary Forces. It is also recommended that you request of General Pershing the necessary detail of assistants, officers and non-commissioned officers for the purpose of this work. End quote.

LANSING.

This cable was indicative of the lack of appreciation which people in America had of the conditions in France, and in conjunction with Major Mahan, I prepared my reply which, before sending, I took to the Hotel Mediteranee for submission to General Pershing; the General, however, was not there, but his Adjutant General, General Alvord, after hearing my explanation,

approved my reply as I had drawn it and I therefore sent the following cable to Mr. McAdoo:

Secretary of Treasury McAdoo, Washington.

Your cable nineteenth just received. Work you request me to perform exceeds scope contained in my detail from Secretary of War paragraph 22 special orders 188 and if War Department orders me to perform this additional work supplementary instructions must be issued as under terms of my orders I would not be authorized to organize and operate War Risk Insurance office. That work may involve expenditure of many thousands of dollars engaging hundreds of clerks and executing leases. In absence of specific instructions and authorizations no such work can be undertaken. General Pershing would not entertain any request from me for detail of officers. Such instructions would have to come to him from Washington. There are no officers and non-commissioned officers here available for purpose indicated and additional civilian force would have to be sent from America or engaged here. In circumstances respectfully request prompt instructions from sources which as army officer I can obey. Am prepared to leave shortly.

WOLFE.

At five o'clock Major Mahan and I went to the British Embassy to call on the British Attache and arrange for my visit to the British front, where I wished to inspect the methods used by the British in keeping a record of the casualties from the time that the soldier was injured until his return to England.

On my way home I was greatly surprised to meet Lt. Colonel Frank H. Lawton, whom I had not seen since the time that he was stationed at Governor's Island; he arranged to dine with me in the evening.

Thursday, October 25th.

Upon arriving at the Embassy this morning found that the French War Department had sent the necessary permits, so Major Mahan and I called on L' Intendant Militaire Vinel—the equivalent of whose office in our country would be that of Assistant Quartermaster General. We stayed with him for several hours, accompanying him from department to department and obtained an excellent insight into the way matters of allotment and allowances were handled by the French War Department. I felt, however, that the system followed no methods which could be advantageously adopted by our Army.

On my return to the Embassy found that headquarters at Chaumont had telephoned that there was an important cable for me, and upon communicating with Colonel Hines, he promised to send it to Paris by courier at once.

Friday, October 26th.

From the Embassy Major Mahan and I called on Leon Marescaux, Sous Chef du Cabinet du Sous Secetaire d' Etat a' l' Interieur, who explained the working of the Separation Allowance Department of the French Government. I found, however, that the small amount of pay which the French soldier received and the financial condition of the French Government rendered their methods inapplicable to us. This department is

housed in one of the beautiful old mansions in Paris and it seemed incongruous to have a palatial ball room filled with filing cabinets, desks and other furniture connected with grim military business.

In the afternoon, called at the Hotel Mediterance to get a copy of the cable which Washington had sent to General Pershing, and as a result deemed it advisable to go to headquarters the following morning.

Saturday, October 27th.

Went to Chaumont and talked with General Rogers, Colonel McCoy, Colonel Hines and Lt. Colonel Davis, and discussed with them the terms of the order which General Pershing was to issue to me placing me in charge of the European Office of the Bureau of War Risk Insurance. Lunched with a unique character, Father Joyce, a Chaplain now working in the Intelligence Department, and in the evening dined with General Rogers at his mess.

While I feel that from the reports I have received from the United States I should be at home directing the formation of the Bureau of War Risk Insurance—which, unless it is properly started, will soon get into a miserable muddle—I, nevertheless, am pleased to be able to remain in France, where so much of the world's history is being made at this moment. The orders which General Pershing issued were very interesting to Army officers as they conferred unusual powers upon me, as may be judged from an inspection of the document itself, as follows:

General Orders No. 50.

Headquarters American Expeditionary Forces

France, October 27, 1917.

1. Under authority contained in a cablegram from the War Department (No. 314-R) Captain S. H. Wolfe, Q. M. Corps, U. S. R., is assigned to duty in charge of the European Office, War Risk Insurance, which will be organized and put into operation by him at Paris, France. In addition to the European office to be organized at Paris, he will establish branch offices at such other places as he may deem advisable.

Captain Wolfe is authorized to hire such buildings and incur such expenses as may be necessary under his instructions from the Secretary of the Treasury. On his request, the Commanding General, Line of Communications, will furnish him necessary details of assistants, officers and non-commissioned officers for the purposes of this work; and the Disbursing Quartermaster, Line of Communications, will pay such vouchers as Captain Wolfe may certify to as necessary for the purposes laid down in instructions furnished him through these headquarters.

By command of General Pershing,

J. G. Harbord,
Brig. Gen., Chief of Staff.

Official:

Benj. Alvord,

Adjutant General.

Sunday, October 28th.

Continued my work at headquarters preparing the bulletin to be issued and the application blanks to be used. Lunched

with Major Coulter, former head of the Children's Aid Society in New York, and took the evening train back to Paris, travelling with George T. Leake, Superintendent of Transportation of the U. S. Army Mail Service, who told me what difficulties he had in trying to get mail delivered promptly to our men.

Monday, October 29th.

I presented General Pershing's order at headquarters and the Commanding General, Line of Communications, detailed Captain B. N. Carvalho, Q. M., U. S. R., and Lt. Harold B. Hoskins, U. S. Marine Corps, as my assistants; I started the former on a hunt to find where we could have our forms printed—not an easy job in Paris at the present time—while Hoskins and I went in search of offices.

I had known Carvalho slightly in the States and when Colonel Lawton told me that Carvalho had crossed with him on the transport I was very glad to put in for him as my assistant, for I realized that his knowledge of insurance matters would be of inestimable value. In this I was not mistaken, for whatever success I had with the establishment of the War Risk Insurance office in Europe, a generous share of it is due to the assistance of Captain Carvalho. No man ever had a more loyal and enthusiastic associate to relieve him from many of the grinding details which would have interfered with the successful working of the main idea.

Tuesday, October 30th.

Saw an office at 35, Boulevard Haussmann and had almost decided to take it when Captain Washburn, in charge of real estate matters at the Hotel Mediteranee, asked me to look at an office at 1, Rue des Italiennes the tenant of which wanted to sub-let, and I agreed to meet the tenant tomorrow morning at 10, to discuss the matter with him.

Wednesday, October 31st.

Made an early start at headquarters and attended to a number of routine matters before going to 1, Rue des Italiennes, where I met the interpreter and tenant. After some dickering as to price, I arranged to take the place. It is in the same building with the American Consul-General, Mr. Thackera, and the Guaranty Trust Company has its Paris office on the ground floor. I opened a bank account with the Trust Company and found that in France this is a considerable function and not the haphazard procedure which we follow in America. You pay for your cheque book—each cheque has a Government tax stamp lithographed upon it—and I was told that no cheques are ever returned with the monthly statement, the bank retaining them as authority for having made the payment. Sent Hoskins to Chaumont and spent the rest of the day at the printer's reading proof until it was time for me to go to Neuilly, where I dined.

Thursday, November 1st.

Nothing of interest today except that on our way round town Carvalho and I stopped in at the art exhibition to see the portrait of General Pershing, which a young American had just finished. Found General Pershing, General Harbord and Colonel Boyd also there and had an excellent opportunity to compare the original with the portrait. I found the latter cold and stiff and lacking in a portrayal of those human qualities which are so characteristic of the General.

Friday, November 2nd.

Visited the new office and indicated the furniture which I was willing to buy. I had received my pass and instructions from the British Embassy, and in accordance therewith made my preparations to start for the British front tomorrow. The thorough way in which the British carry out their projects is well illustrated by the "undertaking" which I was required to sign, and as it may be of interest, I repeat it here. The "undertaking" was printed in parallel columns, one French and the other English:

Undertaking to be signed by **all** intending visitors to the British Front.

1. (a) All correspondence written by me in the Field will be handed open to the officer conducting my party who will arrange for it to be forwarded. Letters, etc., posted without a censor stamp in an Army Post Office are subjected to delay; those posted in civil post offices are either delayed or destroyed.
- (b) I will not mention in any correspondence anything which could be, either directly or indirectly, of use to the enemy. The following subjects, amongst others, I will not mention:—
 - i. Names of places or units of the Armies, when such mention gives any indication as to where headquarters of Armies, Divisions, Brigades, or Units are situated.
 - ii. Plans of future operations, whether surmised or known.
 - iii. Hours, dates, and system of reliefs.
 - iv. Details of batteries, defensive works, observation stations, railway construction, mining and bridging operations, billets of troops, strength of units, casualties.I will avoid criticism of the conduct of operations, or of individual officers, or anything reflecting on the Allied Forces.
2. On my return I will conform to the spirit of the above rules when recounting my experiences either in public speeches, in private conversation, or in correspondence.
3. I will not publish, nor submit for publication, matter of any kind concerning, arising out of, or suggested by, my visit either in the form of letter or otherwise, without first submitting such matter, if in the Field, through G. H. Q., or, if elsewhere, direct to the Official Press Bureau, Whitehall, London, for censorship, and I will not publish anything that has not been passed as censored by the Press Bureau, Whitehall, London.
4. In no circumstances will I bring into the zone of the Armies any camera, photographing apparatus, instrument or accessory.
5. I will not deliver an address to the troops on any subject without first obtaining consent of the senior officer present.
6. In no circumstances will I deliver a political or electioneering speech to troops.
7. I understand that it is impossible to arrange for me to see relatives serving with the fighting forces, and that, as the num-

ber of Staff Officers and cars available is limited, my tour must be conducted according to a set program.

8. I will not write to, nor be interviewed for the press on my return, unless previously granted permission by the Secretary to the Army Council.
 9. I will not visit the enemy front during the present war.
 10. I will conform to any further instructions that may be issued by G. H. Q. during my visit.
- I have read the foregoing instructions for visitors to the British Front, and I agree to carry them out.

Place Paris Date 30-10-17

Signature S. H. Wolfe (Signed)

Signature of Officer F. Lane, (Signed)

Capt.

Note.—One copy of this undertaking should be signed by the intending visitor, either at the Military Permit Office, Bedford Square, London, or at the office of the (British) Assistant Provost Marshal in Paris. If not signed at either of these two places, then it will be signed on the arrival of the visitor within the British Zone. A second copy will be handed to the visitor on signing, as aide memoire.

XVI

Saturday, November 3rd.

Paul A. Rie—who was in Paris on leave from the American Army—took breakfast with me and I then caught the 9:10 A. M. train for Amiens, where I was met by Major D. P. Watson, of the British Army. The Major consulted the schedule which had been arranged for us and found that we were not to leave for headquarters until the afternoon, so we used the intervening time to walk about the quaint city and to visit the celebrated Cathedral with its beautiful Rose window. Both the exterior stone carvings and the interior chapel carvings are protected by bags of sand to guard against damage resulting from shell fire and in consequence I failed to see some of the more elaborate carvings. In one of the campaigns—1915 I think—the German operations were very close to Amiens and, in fact, the Commanding General and his staff entered the city, but for some reason it was spared the horrors of a bombardment.

After a very delightful lunch, the Major's car called for us and took us to the headquarters of the Third British Army at Albert. This was the first destroyed town which I visited and it left a peculiar feeling of resentment. To walk through street after street and find no house left standing brought one face to face with the grim realities of war. Rooms were reserved for me in the Officers Club, which, in peace times, was the Alms House; it is one of the few houses left habitable, although it has no roof over a considerable part of the building.

I was presented to Surgeon General J. M. Irwin and his staff and spent a very pleasant hour with them.

Major Watson took me to the Gas Department to have a gas mask fitted. This was a very interesting experience for, after instructing me in the proper way to adjust the mask and teaching me how to breathe I was taken to a gas chamber in order to see whether there was any leak in the mask and also whether I had learned the proper method of using it. I practiced putting it on for some time—for after the alarm is given all masks are supposed to be properly adjusted in six seconds—and was then put in the chamber where I stayed for perhaps five minutes, after which time I was taken outside and permitted to unmask. In order to show me how efficacious the appliance was, I was asked to step into the chamber which I had just left, but urged not to do it too quickly. The caution was most timely for as I opened the door of the room which I had just left and

put my face inside, I was nearly asphyxiated. The room was filled with fumes—bromide I think—which it would have been impossible to breathe for more than three seconds, but I had stayed in there for several minutes with no discomfort and without realizing that the air was not as pure as in the open. It gave me supreme confidence in my mask. I was then equipped with a steel helmet and on the way back to our quarters we stopped at the ruins of the Basilique de Notre Dame de Brebieres. This is probably one of the cathedrals with which Americans are most familiar, for it was surmounted by a statue of the Virgin holding the Infant in her arms. After fifteen months of bombardment the statue was displaced so that it was hanging over the street at an angle of 90 degrees to its original position. There was a legend that the war would not end until the statue fell in the streets (a prediction which was carried out, for in the drive in the spring of 1918, when the Germans returned almost to Amiens, the bombardment of Albert continued and the statue landed in the street.)

Before going to the General's mess for dinner, Major Watson and I attended a concert given by the enlisted men attached, I think, to the Royal Flying Corps, stationed at Albert. It was a most creditable performance and some idea of the spirit which actuated the men can be gleaned from the titles on the program.

PROGRAMME

Part I

1. Opening Chorus
2. Shepherd's Bush
3. A Bachelor Gay
4. Interne Them All
5. When I Left the World Behind
6. Oh, Joe, with Your Fiddle
7. Impressions
8. Wakki Hula Yukki Du
9. Follow the Sergeant
10. Friend O' Mine
11. Sing Us an English Song
12. Order Please

Part II

1. Come 'Round London
2. Good, Damned Good
3. Where Did That One Go?
4. Some Sort of Somebody
5. Moses, Moses
6. The Burglary
7. By and By You Will Miss Me
8. Lead Me to Love
9. The Band
10. Good Night

GOD SAVE THE KING

Sunday, November 4th.

At 9, Major Watson and I started for Arras, passing through Bapaume—my introduction to the famous Somme battlefield. It is as impossible to describe what this looks like as it is to describe the Grand Canyon in Arizona. Imagine a beautiful, thickly populated, agricultural country so swept by shell fire that no house, tree or barn is left standing, that no crops are left in the fields, that on all sides are shell holes and craters, that one sees no inhabitants and meets only soldiers and laborers connected with military operations—one then has a faint idea of the picture presented by this poor country. The happiest people one meets are the German prisoners, who seem overjoyed at their escape from danger and at the food and clothing which they receive from the British.

At Arras we called on Colonel Monteith, who took us in an ambulance to visit the R. A. P. (Relief Aid Post), where the wounded are first brought. At this time we were within 1000 yards of the German lines and the shells were flying over us constantly. The British guns were replying at a lively rate. We were then taken to a dressing station where, after inspecting the system, we had lunch—my first under fire. This was a place called Fampoux, just south of Vimy, the place where the Canadians fought so gallantly. At Fampoux the officers were quartered in a very ingenious structure which had been built by the Germans. Apparently it was the chimney of a building which had been destroyed by shell fire, but in reality it had been built of concrete and iron in order to serve as an observation post. At a distance of one hundred feet one would have been sure that he was looking at an interesting ruin and would not have suspected its true character.

From here we returned to Arras to visit another Hospital (Ecole Normal) and then to Warlus to a C. R. S. (Corps Rest Station) where minor cases are sent for treatment and recuperation. By this time it was dark and we had a "spooky" ride back for all lights must be extinguished when the car is running towards the Boche. The constant artillery fire, however, illuminated the sky so that the driver was enabled to pick out the road and we returned with no casualties, but a trifle late, for dinner at General Irwin's mess. The General was quartered in what had been the finest chateau in Albert. Part of the dining room was cut off by a board partition and evidently noticing my wonderment, the General took me to a door in the partition through which we looked and saw a shell hole about ten or twelve feet in diameter—a little souvenir from the last bombardment.

Monday, November 5th.

When I reached the Officers' Club last evening, I was approached by Lt. James Allen of the Black Watch, who asked if he might share my room with me, as there was a scarcity of quarters. I, of course, was very happy to extend this privilege to this English officer in view of my courteous treatment by his associates. He told me that his brother, David Allen, was living in Pittsburgh, Pa., and I promised to look him up upon my return.

At ten o'clock Colonel H. M. W. Gray, Consulting Surgeon of the Third Army, called for me and took me to Perronne. Colonel Gray, a delightful Scotchman, was a most interesting companion. He showed me the ruins of the house in Perronne upon which the Germans had placed the sign which so angered the French, "nicht angern nur wundern." This town, like the others in this section, was a mass of pitiful ruins; from there we went to Ytres, where I had the opportunity of inspecting for the first time a Corps Clearing Station, where cases are received

from the dressing stations and then evacuated to the base hospitals after the necessary operations have been performed. The entire surrounding country is filled with interesting spots and Colonel Gray explained in detail the various operations in the Somme offensive. It gave one a better idea of the nature of the fighting than could have been obtained in any other way.

In the evening we had another delightful dinner at General Irwin's mess. Most of the officers were called away on special duties and the Chaplain and I spent an interesting hour before the fire; like most educated Englishmen he was well acquainted with American literature and history.

Tuesday, November 6th.

On my way back to the station at Amiens we passed a number of German prisoners working in the fields. They were, unquestionably, the happiest troops to be seen in this neighborhood.

It was with genuine regret that I bade Major Watson good-bye at the Amiens station. During my brief stay on the British front I became well acquainted with him and learned to admire his excellent qualities. My travelling companion on the train was another interesting English officer—Captain Thornbill; on my arrival in Paris went to the office at 1 Rue des Italiennes, where I worked until 6:30.

XVII

Wednesday, November 7th.

Spent my first day at my new office. It is interesting to be required to start an enormous project—such as the War Risk Insurance office in France is going to be—with none of the usual facilities.

A number of cables from Washington were received, the most interesting one, however, being the announcement that Major Willard Straight would leave in ten days to become the permanent head of the Bureau in France and directing me to come home as soon as possible.

Thursday, November 8th.

Having been ordered by General Pershing to report to him, I took the early train to Chaumont, but upon my arrival was told by Colonel Boyd that the General was ill and had directed me to remain until the next day. I reported to the Quartermaster General—General Rogers—and we went over a number of matters affecting my office.

Friday, November 9th.

I spent two very delightful hours with General Pershing, explaining the War Risk Insurance Act to him. It is needless to say that he is a very busy man and his willingness to spend so much time is an indication of his interest in matters concerning the welfare of the forces under his control. Before reporting to the General, I asked his Aide to tell me the General's place and date of birth; I, thereupon, prepared an application for insurance complete with the exception of the name of the beneficiary. At the conclusion of my interview I produced this application blank and showed him where to put his name on the dotted line. He seemed most surprised at the preparations which had been made (an old trick thoroughly familiar to every insurance man) and applied for the full limit—\$10,000.

The Secretary of the Treasury had asked me to obtain a letter of approval from the General which could be used as a means of inducing the officers and enlisted men to sign applications and I was fortunate to obtain from the General an excellent letter, the contents of which I cabled to Mr. McAdoo. Before I left, General Pershing sent for his Chief-of-Staff, General Harbord, and introduced me. General Harbord took me into his room to discuss a number of matters with him and the

grasp which he had of the various details connected with the Army made a deep impression. After talking with him for a few minutes one would have no difficulty in understanding why General Pershing placed such implicit confidence in and relied upon him.

Sunday, November 11th.

Worked at the office until 12 and lunched with the Ries. Late in the afternoon called on Mrs. Gans, who invited me to her "Lion's tea"; she had some very interesting artists, sculptors and writers there, but, unfortunately, my imperfect French deprived me of much of the opportunity to enjoy their conversation. I have been elected an honorary member of the Island Club and went there for dinner.

Monday, November 12th.

A cable came from Mr. McAdoo requesting permission to name me on the Advisory Board of the War Risk Bureau, but I declined, feeling that as a commissioned officer in the Army I should hold no other office under the Government.

Tuesday, November 13th.

Routine office work all day, laying my plans for an intensive campaign as soon as I receive the material. Received instructions from Chaumont stating that General Pershing wished me to come up the next day.

In the evening, Lt. Wells, Signal Corps—who crossed on the Adriatic with me—and I dined together at the University Club, formerly the Royal Palace Hotel. Afterwards, we took the Metro to the Gaumont Palace, where we saw some wonderful movies.

Wednesday, November 14th.

Spent the entire day at headquarters outlining to General Pershing and General Rogers my plans, which met with their approval. Waited at the station three hours for the train to Paris as the entire line was blocked with trains loaded with men, guns and horses being hurried to the front. There is evidently some drive being projected and rumor has it that Italy is the objective point.

Thursday, November 15th.

The six lieutenants detailed by General Pershing to assist me reported for duty and I started a school of instruction. It is but proper I should record their names, for they were most intelligent assistants and were of great value to the work. The detail consisted of Lieutenants R. T. Walker Duke, Hugh P. Frere, Fred C. Hempy, Frank D. Nowack (afterwards killed in action), Whitney R. Spiegle and Roy A. Wohlford. It was a delight to work with these men and I am sure that no officer ever had more loyal and unselfish assistants than I did.

I moved back to my old quarters in the Hotel Majestic, as the advantages of the University Club, being near to my office, did not outweigh the comforts I had at the Majestic.

Friday, November 16th.

Continued my school of instruction and am sure that the six lieutenants will be a credit to the War Risk Bureau.

Major Mahan and I lunched together and then went to the British passport office, where I arranged to go to London via Boulogne and Folkestone.

Saturday, November 17th.

Spent the morning at the office and most of the afternoon at the Hotel Mediteranee interviewing various officers in the matter of war risk insurance and answering their many questions. Arranged to leave for Boulogne at 9:10 tomorrow morning and will probably have to spend the night there as the tides will compel the Channel steamer to leave before my train arrives.

Sunday, November 18th.

Left for Boulogne, arriving there at 3:25, just in time to enable me to jump into a rickety horse drawn vehicle (no taxis available), and hurl myself aboard the boat, which left at 3:30. The Channel was as calm as the proverbial mill pond and I reached London at 7:45 P. M.—less than eleven hours after I had left Paris. On the train met a Canadian officer, Colonel Eddy Dean, a great friend of A. Duncan Reid.

Monday, November 19th.

Made an early start and fortunately our Ambassador believes in getting to his office early for this enabled me to get through with him by 10 o'clock, after which came conferences with the Military and Naval Attaches and the other officials.

The Ambassador had invited me to take tea with Mrs. Page and him and for an hour it seemed as though I had been transported to America—an illusion heightened by the fact that Mrs. Page's American tea biscuits, made with white flour, were in marked contrast to the hunks of war bread to which I was accustomed.

Tuesday, November 20th.

At 11 o'clock called on Colonel Lyster, the head of our medical forces, whose headquarters are in Adastral House on the Embankment. Spent an hour with him and his Adjutant explaining the insurance plan and then lunched with Mr. Hugh Lewis in the Director's room at the office of the Liverpool and London and Globe Insurance Company. More conferences in the afternoon and then tea at the Bazaar given to obtain funds for the aid of crippled soldiers. I dined in the evening with Mrs. Lewisohn, mother of Dr. Richard Lewisohn.

Wednesday, November 21st.

Spent the morning with Major Hamilton, Captain Currier and the aviation officer.

Made plans to have my assistant, Captain Carvalho, visit the different camps. Major Hamilton gave me a card to the new American officers club house in Lord Leconfield's magnificent home, donated by him for that purpose, and Captain Currier and I lunched there. More conferences in the afternoon, tea with Mrs. Copley Hewitt and her mother, and dined with Alice Porges at Claridge's.

Thursday, November 22nd.

Had chance to call on Mr. Beard at the Separation Department and caught the 12:50 staff boat train from Charing Cross for Folkestone. At the table opposite me in the train was a delightful English officer, Brigadier General J. W. Marsden Newton (Royal Body Guard), who is much interested in Masonry and the time passed very quickly. On the boat met General Lassiter and when we landed at Boulogne, Colonel Gage met us and looked after us admirably. We all had a fine dinner at the Criterion and Mr. Peter Fletcher and I were fortunate enough to get a compartment to ourselves on the train for Paris.

Friday, November 23rd.

Arrived at 7 A. M., and after considerable time managed to secure a taxi which took me to the hotel. Found that everything had been going along nicely at the office during my absence.

Saturday, November 24th.

Forwarded applications covering insurance for \$26,000,000 (in view of the subsequent achievements of the War Risk Insurance Bureau, this was nothing at all, but to one who had experienced the laborious work in starting a commercial life insurance company, the accomplishment was wonderful). Had lunch at a very fine restaurant—Pruniers—with the Ries, as the guests of Mr. Lamplough. If Mr. Lamplough can make automobile bodies (his business) as well as he can order a lunch, he is certainly a genius. Afterwards we went to the French War Office, where I had ordered some official war photographs, back to the office and dinner with the Ries.

Sunday, November 25th.

Went to the office and was rewarded by getting three letters from home postmarked **September** 18th, October 29th and November 1st, respectively. Dined with the Shoningers and took a long walk in the afternoon through the Bois to the Island Club, where I dined.

November 26th, 27th, 28th.

Three strenuous days during which I worked at the office until late at night, having found it necessary to reorganize the entire system to make it applicable to the unusual character of war risk work. The ordinary rules applicable to an insurance office cannot be used and I had to start afresh. I have heard

that Burbank frequently roots up an entire patch in his garden when he finds a plant developing in the wrong direction and I now know his feelings.

Thursday, November 29th.

Thanksgiving Day away from home. On days like this one seems to miss those at home more than ever, but what's the use of kicking—c'est la guerre. Spent the morning at the office and at 12:15 left for the Hotel Palais d'Orsay, where the American Club had its luncheon. A wonderful assembly. All the big guns of Paris were there—Pershing, Joffre, Viviani and Tardieu spoke. It was certainly an historic occasion—the first Thanksgiving with the American troops in Paris. A number of good speeches, including one by Brainbridge Colby. Back to the office and worked until 7, when I went to the Hotel Richmond for dinner—an hotel for American officers run by Mrs. Theodore Roosevelt, Jr., and other ladies who wait on the table. This has its disadvantages, for you cannot swear at the waitress if she spills soup down your back. Very good turkey and mince pie.

Friday, November 30th.

Spent some time at the Embassy helping to decipher my cables which have come in much mangled condition. Then to the Hotel Mediteranee, where I saw General Harbord and Colonel Logan about Bulletin No. 12, which they finally approved.

Sunday, December 2nd.

As usual, spent the morning at the office and in the afternoon went to the Trocadero with Mr. Shoninger where we had two seats in the box of the Minister of Education. Charpentier conducted and a very excellent orchestra gave the "Damnation of Faust." Took a long walk to the Quay de Billy to the United States Army storehouse and then to the Island Club for dinner.

Monday, December 3rd.

Had a visit from a French Deputy who wished to copy our pension and insurance bill for France. After obtaining permission from headquarters, I gave him all the data I could (subsequently the French Government adopted an insurance bill on a very much modified scale.) It is interesting to know that the experiment we are trying in the United States is being watched by other countries.

Tuesday, December 4th.

The American Consul General, Mr. Thackera, and I took lunch together. The consulate is located in the same building with me and as Mr. Thackera is a brother-in-law of William Tecumseh Sherman, we had many things to talk about.

Wednesday, December 5th.

Went to headquarters at Chaumont, where I took up a number of matters with Colonel Logan. Had the pleasure of hearing him dictate a memorandum for General Pershing recom-

mending my promotion as Major. He invited me to lunch with him at his mess with Colonel McCoy, Captain O'Brien and some French officers.

Thursday, December 6th.

Received information from headquarters that General Pershing had instructed the General commanding the Four Divisions to detail officers representing their various organizations to meet me for conferences. I was directed to proceed to the various division headquarters for the purpose.

Saturday, December 8th.

Received a cable from Mr. McAdoo today announcing that Major Straight would sail on the Adriatic. This probably means that I will not be home before the end of January.

Sunday, December 9th.

After working at the office all morning went to the Shongers for dinner, where I was much surprised to find that they knew it was the anniversary of my wedding.

Tuesday, December 11th.

Spent a very interesting day at headquarters at Chaumont arranging details of my trip to the various divisions with Lt. Colonel Logan and on the train coming back to Paris shared the compartment with Colonel Carson, Lt. Colonel Longley, Captain Ord (A. D. C. to General Liggett) and General Bethel, Judge Advocate General.

Thursday, December 13th.

The anniversary of my father's death. I have thought a great deal about him today and his work during the Civil War. In the afternoon I addressed the officers of the various organizations near Paris, who were ordered to report to me by the Commanding General, Line of Communications.

Sunday, December 16th.

Left for Chaumont at 8 A. M.; Captain Carvalho accompanied me. In the afternoon I spoke at the Y. M. C. A. hut to over 500 officers and men, explaining the War Risk Insurance Act.

XVIII

Monday, December 17th.

Started on a most interesting trip at 8 A. M. in a Cadillac staff car for the headquarters of the Second Division at Bourmont. Mighty cold trip. Reported to General Omar Bundy and was taken by him to the Town Hall, where I addressed about thirty officers. The Town Hall was formerly a chateau of Louis XV, and our meeting place was one of his bed rooms. The town is beautifully situated and one gets a gorgeous view from the chateau. Saw snow for the first time in France. After messing with Lt. Randolph, we started at 1:30 for the headquarters of the Twenty-Sixth Division at Neufchateau, a very good sized town. The commanding officer, General Edwards, was ill and I did not meet him, but addressed about forty officers. Major Howard of the 101st Machine Gun Battalion (Secretary of the Travelers Insurance Company of Hartford) who was stationed in a small village about five miles away, came in to see me and took us over to the Lafayette Club, an officers' club just started by the French and American officers. The French orderly was very insistent that we should have an American cocktail, but honesty compels me to admit that I could not recognize the drink. I was told that the commanding officer at Liverpool had stated that the landing records for Major Howard's organization were the best of any that had been presented to him and I can readily appreciate that the Major's executive ability—so well known in the insurance world—has enabled him to have the model organization which I understand he has.

Captain Loy, who in civil life was connected with the National Cash Register Company at Dayton, was celebrating his birthday at the Club and invited us to the feast. The menu was so unusual that I shall reproduce it: Soup, snails (which I skipped), turkey, goose, vegetables, cheese and lots of champagne. The Captain had given the orderly five francs to keep a roaring fire in the stove (it was intensely cold outside) and he did his work so effectively that the Captain had to give him another five francs to stop him otherwise we would have been roasted alive. Spent the night (candor prevents me saying that we slept) at the Providence Hotel and it was difficult to imagine any less comfortable place.

Tuesday, December 18th.

Left at 8:15 for the headquarters of the First Division at Gondrecourt, passing on the road large bodies of French artillery; evidently there is going to be some important movement

soon—perhaps at Nancy, which seems to be the most logical point. Met General Bullard and talked to 50 officers. The Adjutant, Captain Lowrie, is a very fine officer and had arranged things in the most systematic manner imaginable. Messed with him and then left at 1:30 for the new headquarters of the Forty-Second Division, but as no troops had arrived, we returned to Chaumont, where we spent the night. Today we passed through Domeray, where Joan of Arc was born.

Wednesday, December 19th.

This was one of the most interesting days of my trip. We motored to Langres, where I spoke to about 200 of the higher officers attending the staff school here.

Lunched at the officers' mess with Captain Morgan, who crossed on the Adriatic with me. This town is the most beautifully situated of any I have struck and the view from the front of the school is gorgeous. On the train met General Liggett, General Russell, Chief Signal Officer, Colonel Wilgus (who in civil life was Vice-President of the New York Central) and Mrs. Cartier. Mrs. Cartier had just been visiting her husband, an officer in the French Army.

Thursday, December 20th.

As was to be expected found a great accumulation of work at the office. The applications are coming in at a great rate showing how effective is the intensive campaign which has been inaugurated.

The Adjutant General in London advised me that Major Straight's ship would arrive about Christmas.

Sunday, December 22nd.

Ended up the week with \$121,000,000 of insurance in force, a wonderful result.

Monday, December 24th.

Spent the day preparing for Major Straight, whose ship is due shortly. In the evening dined with Dr. Hipwell, who had invited me to share a Smithfield ham which had been sent to him and we had an old-fashioned American ham and egg supper. Loie Fuller, a former dancer, now a Red Cross Nurse, was there also. Not like the usual Christmas Eve's home—no tree dressing, filling of stockings, etc.

Tuesday, December 25th.

Christmas away from home. The less said about it the better, although Mrs. Shoninger did her best to make me forget my loneliness with some very acceptable presents and a pleasant dinner; in the evening a large gathering at the Ries.

Wednesday, December 26th.

No word from Major Straight, although I believe he landed yesterday at Liverpool. In the evening Carvalho and I dined

at the Restaurant des Artistes, a very Bohemian place in the Latin quarter, where he had some amusing table companions.

Thursday, December 27th.

Received a telegram from Major Straight that he would arrive in the evening with 33 officers and asking me to engage rooms for all of them, which I did, and went to the station to meet them at 9:50, but upon learning that the train would be an hour late and feeling very miserable from the effects of a sore throat, I left my directions with Lt. Ewing, our R. T. O., and went back to the hotel, not wanting to stand around in the cold.

Friday, December 28th.

Major Straight arrived this morning and spent considerable time with me. He has a charming personality and I can readily understand why he is liked so well. He returned in the afternoon and we talked for several hours.

Saturday, December 29th.

Major Straight came at 9:30 and we spent the entire day together. He would like me to remain with him some time but I know I am badly needed in Washington to straighten things out there as they seem in a terrible muddle but when that is accomplished I want to return here, for this is where the history of the world is being made "fresh every hour."

Major Straight gave a delightful luncheon in my honor in the most beautiful apartment in the Hotel Crillon, in which I had ever been. Ten of the principal officers were invited to meet me and after luncheon we went into another room where the rest of the officers were assembled and I spoke for an hour. Major Straight is to go to headquarters today and when he returns on Tuesday I will know more of his plans. He brought the following letter to me from Mr. McAdoo:

THE SECRETARY OF THE TREASURY
Washington

December 5, 1917.

My Dear Captain Wolfe:—

I want to thank you for your very interesting letter of November 10th with accompanying material. We are to be congratulated in having a man of your executive capacity to take charge of the work in Paris. I shall be anxious to have your personal report as soon as you return, and I know that your advice and suggestions will be of the greatest value to the Bureau of War Risk Insurance.

I regret very much that Major Straight's sailing has been unavoidably delayed and that it has not been possible to relieve you at an earlier date. I hope, however, this has not caused you any inconvenience and want to take this opportunity to assure you how deeply I have appreciated the splendid service you have rendered in organizing the work in Paris.

Faithfully yours,

(Signed) W. G. McAdoo,
Secretary.

Captain S. H. Wolfe,
c/o American Ambassador,
Paris, France.

XIX

Monday, December 31st.

Went over the papers which Major Straight brought here from Washington and lunched with the two Captains Mack. In the evening I dined with the Ambassador and Mrs. Sharpe. They live in a beautiful house, one of the modern houses embodying, however, all of the beauties of the old ones and I had a delightful evening. Lt. Colonel Dawes, of Chicago, was the other guest. The Ambassador is very keen on the sciences, particularly on astronomy, and all in all it was the most intellectual evening I have spent here. Colonel Dawes is a wonder, and unless I am a poor judge of men, we shall hear more of him.

Tuesday, January 1, 1919.

Called at the Hotel Crillon for Major Straight and received the cheering news that headquarters had issued orders relieving me, so I plan to leave Paris tomorrow. Had Major Straight, Major Lindsley and Captain Carvalho for lunch. In the evening Captain Carvalho gave a dinner for me at the Officers' Club. Madame Rothschild had turned over her gorgeous house at 33 Rue de Faubourg St. Honore for the use of Allied officers. A very pleasant evening. Among the guests were Colonel Haygood, Colonel Clayton, Lt. Colonel Booth and Major Lindsley.

Wednesday, January 2nd.

Started for home. My last view of Paris was a damp, muggy place, the streets covered with slush, and no gladness or joy. The 9:10 train landed me in Boulogne at 3:15, where I planned to spend the night; much to my surprise I found that owing to the tide the afternoon boat would not leave until 4:15 so I caught it and as a result was in my hotel in London at 8:45. On the boat became acquainted with a charming officer, Lt. Colonel Newton-King, a King's messenger, who invited me to share his cabin with him all the way over. He was bearing messages to the King from Italy and his pouches were chained together with heavy weights so if anything had happened to the boat, they could have been tossed overboard and the messages would not have fallen into the hands of the enemy.

Thursday, January 3rd.

My first visit this morning was to the steamship offices and I was pleased to find the St. Louis, which had been scheduled to sail some days ago, would not leave until tomorrow, so I secured accommodations on her, although she had the reputation

of being an uncomfortable ship. I determined, however, to put up with nine days of discomfort in order to get home early.

Lunched with Mr. Armstrong, who has just returned from America and was the first person with whom I talked who had seen my wife since I left home. In the evening I dined with Lady Drummond, who had crossed with me on the Adriatic, and had a most enjoyable evening.

Friday, January 4th.

Left Euston at 9:15 for Liverpool in the boat train. In my car were two delightful English boys—officers in the Royal Flying Corps—who had been unable to get a taxi and therefore shared mine from the Carlton; also a very pleasant English Captain who is going on the St. Louis. At Liverpool, boarded the ship at 3 and we were told that we would leave at 4 A. M. Very nice cabin, clean and roomy and an excellent dinner.

Saturday, January 5th.

When I arose this morning, I wondered at the steadiness of the ship for I felt no tremors at all; the reason for this became apparent as soon as I went on deck, for while we had left the dock the previous night at 10, we were at anchor in the river but a few hundred yards away—a situation which the opaque covering over the port hole prevented me from observing when I was in my cabin. No one is allowed ashore and boats are not allowed to approach the ship even to put newspapers aboard. The English Captain, who was my railroad companion on my way from London, met me on deck and suggested that we get seats at the same table. He is Captain Leonard C. Beecroft, and while we were pacing the deck he told me that he was going to the United States to be married to a girl from a town of which he imagined I had never even heard—Frontenac, Minn. I told him that I knew only one person there, General Gerard, and it turned out that he is to marry the General's granddaughter, a young lady I had met when I spent a week-end at the house with Rukard Hurd. John E. Masefield, the English poet is aboard and at our table are Captain J. H. Mathews, who in civil life is Professor of Chemistry at the University of Wisconsin, and Captain J. C. Beatty, a West Pointer, attached to the Ordnance Department. There are a large number of Naval Officers returning to the United States to take command of some new destroyers to be sent to European waters.

Sunday, January 6th.

After I turned in last night I hear the anchor raised and at 11 we started off. Rose at 8 this morning and after breakfast walked on deck. On our port Ireland was seen and Scotland to the starboard. Just as we got opposite the Giant's Causeway a patrol boat crossed our bows, flew signals, and we turned completely around, it being stated that we are headed for Bel-

fast. We don't know how many days we will be there, but the Hun subs are evidently active.

Monday, January 7th.

Remained in Belfast Harbor all day yesterday and left at 7:30 A. M. today. As soon as we left the coast we ran into a storm, which tossed us around at a fearful rate. This kept up all day, getting worse at night,—some of the Naval officers on board told me it was as severe as any storm they had ever seen. Squalls of snow and waves mountain high washing over the ship. One gunner was washed overboard and no attempt was made to get him as no boat could live in that sea and he was probably dead when he struck the water. The storm kept up all day. I lunched, but did not go down to dinner—went to bed instead—wasn't sea sick but several particles of undigested food were forcibly ejected from my mouth.

Tuesday, January 8th.

Still very rough but enjoyed my three meals. I have never seen a more gorgeous sight than the high sea which is running. Walked a little on deck but read nearly all day other than the time spent with Captain Beecroft, who has been in bed two days.

Wednesday, January 9th.

Glorious sunset. First we have seen this trip. The rough sea was providential for it stayed with us through the danger zone and thus prevented any sub from coming to the surface. We are told that we are out of the danger zone now and a load of responsibility seems lifted from the ship's officers. Had a long walk and a very pleasant talk with John Masefield. Found him a most interesting companion. Remarkable rainbow effects observable this morning. Sea continued rough in the afternoon and evening.

Thursday, January 10th.

Rather rough all day, but managed to walk quite a great deal. Major H. W. Alden (Ordnance), Captain Beecroft and I played three handed cribbage. Spent the evening in the lounge talking with some of the Naval Officers. If all goes well we will reach New York Tuesday.

Friday, January 11th.

Unusually warm today but quite some rolling. John Masefield loaned me his latest book, "Our Old Front Line," which I read with great interest, as it dealt with the Somme battlefield, over which I had been when with the British Army. Spent the evening with Commander B. C. Allen, who had been an instructor for two years at the Naval Academy.

Saturday, January 12th.

The roughest day yet; I had been told by many that this is the roughest trip they have ever had. Few people are at

meals and I feel now that I can class myself as a good sailor. The sight of the huge waves breaking over the bows and covering the ship completely is awe-inspiring. Even though the racks are on the table one has to be careful that the plates do not slip into the lap. Played cribbage with Major Alden until he felt ill, talked with Captain Mathews until he suddenly retired and then spent the evening with Mr. Bosqui—an engineer from California—and found that we had a number of friends in common, among them Will H. Davis, of Los Angeles.

Sunday, January 13th.

The sea continued so rough that walking on the deck was almost impossible. Attended church service by the Purser. Afterwards tried again to walk, but the decks were covered with water. In the evening, Mr. Sheldon, of Topeka, author of "In His Steps," talked on "What's a Man Worth." Played cribbage with the Major until bed time.

Monday, January 14th.

Our steering gear broke last night and we laid to for two hours. At noon today we had 400 miles to go to the Ambrose Channel Light Ship; normally, we should make that in a day but I doubt whether we will be able to land before Wednesday morning. It is very cold and although the sea has moderated slightly, it is too cold to stay on deck.

Tuesday, January 15th.

When I arose this morning, I learned that we had passed Nantucket Light Ship at 2 A.M., and that we would probably be at Quarantine at 3 P. M. All of the familiar land marks were observed with added interest. Coney Island, Sandy Hook, the Highlands, all seemed like old friends; the Statue of Liberty never looked so beautiful before. We rounded the Battery and approached our pier at 23rd Street and the North River at about 4 P. M., but much to our chagrin we anchored in the river, as owing to the amount of ice which filled the slip we could not get in until the tide helped carry it out. It was 8:45 P. M. before the tugs succeeded in forcing a passageway through the floes and the delay seemed interminable. All of this was forgotten, however, when upon landing I found my wife and my brother. Thanks to telegraphic instructions from the Secretary of the Treasury, my baggage was passed quickly and a taxi took me home.

So ended an interesting trip replete with unusual happenings.

XX

As soon as I could do so I reported my arrival by telephone to Mr. Love, the Assistant Secretary of the Treasury, who, as Mr. McAdoo's representative, approved of my suggestion that I remain in New York for the balance of the week for the purpose of preparing my report.

The thing which made the most impression upon me was the utter absence of all traces of the war; it was quite evident that the 3,000 miles not only acted as a barrier to any physical destruction, but served also as a screen which shielded the people in this country from the psychological effects of the struggle. It was also a shock to see how free our people were from the ill effects of the war as compared with those in England, and to a greater degree with those in France. One missed the great number of women wearing heavy mourning—so noticeable in France; the great number of mutilated soldiers so numerous in France were conspicuous by their absence.

In less than a week my report was ready and I reported to Mr. McAdoo in Washington. The Secretary took up with me its details and for the first time I think had brought home to him in a most direct way the necessity for changing the methods of administration then in vogue in the War Risk Bureau. Never before had the problem been presented to him from the standpoint of the soldier in the field and I believe that he was greatly impressed with the new viewpoint. This opinion was strengthened by the contents of two letters, copies of which were shortly afterwards handed to me by Mr. Love, the Assistant Secretary. Both of these letters were dated January 22, 1918, and were as follows:

Treasury Department
Washington

January 22, 1918

My Dear Mr. Secretary:—

In view of the experience of Captain S. H. Wolfe and his familiarity with similar conditions abroad, it is advisable that he aid the administration of the War Risk Insurance Bureau, in order that we may avoid the errors which have been made in other countries.

I, therefore, request that he be detailed by you to serve in the office of the Assistant Secretary of the Treasury who has charge of the work of that bureau.

I shall be grateful if this can be done.

Sincerely yours,

(Signed) W. G. McAdoo,
Secretary.

Hon. Newton D. Baker,
Secretary of War.

Treasury Department
Washington

January 22, 1918

My Dear Mr. Secretary:—

In August, 1917, at my request, you detailed Captain S. H. Wolfe, Quartermaster Corps, U.S.R., to report to me for the purpose of preparing a report on the English and French methods of taking care of the dependents of the enlisted men in those countries, (See paragraph 22 S. O. 188, WD 1917).

When he was about to return to this country it was deemed advisable to have him remain in France in order that his experience in insurance matters might be utilized for the benefit of the War Department and the Treasury Department in the establishment of the European Office of the War Risk Bureau. You, accordingly, cabled to General Pershing instructing him to detail Captain Wolfe for that purpose (See G. O. 50 A. E. F. 1917).

Captain Wolfe has rendered the Treasury Department very valuable service in pursuance of these orders and by reason of his information and knowledge of conditions overseas and of the status and needs of the War Risk Insurance work there, as well as his general knowledge of insurance matters, his continued service in assisting in the administration of the War Risk Bureau is extremely desirable. It is my belief that it is necessary, for the proper effectiveness of Captain Wolfe's services in this connection, that he be given a rank appropriate to the importance of the work he has performed and will be called upon to perform. At the same time this will be a proper recognition of the service he has rendered.

I, therefore, beg to suggest for your consideration that he be given immediately the rank of Colonel in the Quartermaster Corps, National Army.

In view of the exigencies of the work of the War Risk Bureau it is deemed important that this suggestion be acted upon as promptly as possible.

Sincerely yours,

(Signed) W. G. McAdoo,
Secretary.

Hon. N. D. Baker,
Secretary of War.

It was extremely pleasing to have Secretary McAdoo record his opinion of my work in this manner and I confess that I was pleased at his request for my promotion. I am of the opinion that the professional men of this country who accepted commissions in the Reserve Corps did so with no thought of the rank which their commissions would carry. In my own case I know that my appointment as Captain meant nothing to me at the time; my experience in Europe, however, showed me that it was necessary for officers undertaking important work to have a rank commensurate with the importance of their duties. Any one who has had any experience with Army matters will understand this and I was greatly pleased, therefore, that the Secretary of the Treasury thought that I should be a Colonel. Of course, officers in the Army are not usually jumped from a Captaincy to a Colonelcy and I was not surprised, therefore, at the issuance of the following order:

War Department,
Washington, January 31, 1918.
Extract

Special Orders No. 26:

64. The promotion of Capt. S. H. Wolfe, Quartermaster Reserve Corps, to the grade of major, Quartermaster Reserve Corps, with rank from January 31, 1918, is announced. Upon the completion of his present duties Captain Wolfe will report to the Secretary of the Treasury for duty in connection with the War Risk Insurance Bureau.

By order of the Secretary of War:

John Biddle,
Major General, Acting Chief of Staff.

Official:
H. P. McCain,
The Adjutant General.

Between January 22 and February 3rd, when my promotion was accepted, I returned to my old station—in the office of Colonel Littell. During my absence the very important insurance matters connected with cantonment construction had been admirably carried on by my brother—Lee J. Wolfe—who on numerous occasions was urged to take a commission and give all of his time to Army matters; he felt, however, that his duty to our own office organization prevented this and this was another incident of his sound judgment and willingness to sacrifice his own interest in order that I might be permitted to continue the work which I had started.

While stationed in Colonel Littell's office, I completed my full report and on January 25th submitted it to the Secretary. The receipt of this was acknowledged by the Secretary as follows:

Treasury Department
Washington

February 1, 1918.

Captain S. H. Wolfe, U. S. A.,
Washington, D. C.

Dear Captain Wolfe:—

I have received your report dated January 25th, 1918, covering investigations made by you in England and France, at my direction, to determine the best plan for administering relief methods for enlisted men and their dependents.

The information you have obtained will be most helpful to the Government in administering the very important work of the War Risk Insurance Bureau, and I desire to express my very deep appreciation of the valuable services you have rendered in making these investigations and also in initiating the overseas work of the War Risk Insurance Bureau.

Cordially yours,
(Signed) W. G. McAdoo,
Secretary.

In compliance with the instructions contained in the Special Order quoted above I reported to Mr. McAdoo, who in response

to my request for specific instructions dictated the following letter, which he signed and handed to me:

The Secretary of Treasury,
Washington.
February 7, 1918.

My Dear Major Wolfe:—

I have just received formal word from the War Department of your promotion and detail to the Treasury Department, and also your own note to the same effect. I need not assure you what deep satisfaction this gives me. Your work in France for the Bureau of War Risk Insurance was highly satisfactory and I hope that you will be able to prove of even greater assistance here. You will please keep in close touch with Assistant Secretary Love, to whom I have entrusted general supervision of the Bureau of War Risk Insurance and who will go into the details of the situation with you.

With warm regards, I am

Cordially yours,
(Signed) W. G. McAdoo.

Major S. H. Wolfe,
Washington, D. C.

The Assistant Secretary of the Treasury, who was most responsible for the preliminary work involved in the War Risk Insurance Act, its passage through Congress and the installation of the Bureau, was Dr. Leo S. Rowe, who had been Professor of Political Science at the University of Pennsylvania. Dr. Rowe was a tower of strength to Mr. McAdoo and few appreciated how many of the latter's successful policies were due to the former. Dr. Rowe was primarily responsible for my going to Europe and it was with satisfaction, therefore, that I received the following from him:

Assistant Secretary of the Treasury
Washington
February 11, 1918.

My Dear Major Wolfe:—

While I have not had any official information, I have heard, with great pleasure, of your promotion, and want to take an early opportunity to extend most cordial congratulations. Your services certainly deserve this, and more.

Yours most sincerely,

(Signed) L. S. Rowe.

Major S. H. Wolfe,
165 Broadway,
New York City.

XXI

Now followed six months of the most engrossing work. It is difficult to describe the chaotic condition in which I found the records at the Bureau, a condition ascribable to two causes—first, the attempt to put in operation over night, as it were, what was destined to be the biggest insurance company in the world, and second, the attempt to administer such an organization with inexperienced, political appointees. This would have been a man's job for the most skillful insurance office systematizer in the world.

Throughout this period, the greatest assistance was rendered to me by General—then Colonel—H. M. Lord, Quartermaster Corps, U. S. A. Nobody will ever realize how much of the delay in the payment of beneficiaries was eliminated by General Lord's intimate knowledge of Army procedure, his broad vision and grasp of the situation, which showed the necessity for cutting red tape wherever it existed and his insistence that all of his subordinates should bear in mind that it was the duty of a disbursing officer to find some way for disbursing the funds under his control rather than to find some way for keeping them in the Treasury. I became acquainted with this inspiring officer early in my service in the Army—in June, 1917—when he was a Lt. Colonel and it is impossible for me to properly acknowledge the great assistance which he was to me throughout my Army career. My association with him is one of the most pleasant things upon which I can look back.

Conditions became so bad and complaints so numerous and general that the Secretary of War, in May, 1918, suggested to the Secretary of the Treasury, that the problem of promptly paying to the relatives of soldiers the payments which, in one way or another, they expected to receive while the wage earner was absent on military service, be inquired into by a representative of the War Department, a representative of the Treasury Department and that a third man be selected to serve with them. Colonel Lord was designated by the Secretary of War to be his representative, the Acting Secretary of the Treasury designated me to represent the Treasury Department—although I was an officer in the War Department—and we recommended that Herbert D. Brown, Chief of the United States Bureau of Efficiency be designated as the third investigator. The Board convened and organized by electing Colonel Lord as President and me as

Recorder. We had numerous sessions, analyzed the delays and suggested remedies. It is gratifying to note that the installation of these requirements put a stop at once to many of the exasperating delays. The Secretary of War and the Assistant Secretary of the Treasury commented upon the reports as follows:

War Department
Washington

June 28, 1918.

My Dear Major Wolfe:—

I have received and read with great interest the copy of the report of the Committee appointed to consider the problem of promptly paying to the relatives of soldiers money which in one form or another they might expect to receive during the absence of men in the service. You transmit this report to me as Recorder of the Committee and I am in turn asking you to do me the kindness of expressing to the Committee my appreciation of the thorough and considerate way in which they have performed their task. The report is full of interesting and useful information and sets right many of the inquiries which have, from time to time seemed otherwise difficult to answer.

I understand from Dr. Keppel that he has arranged with Mr. Love to have the report printed in the Congressional Record. This, I think, is a very happy thing to do, as its information will then be available for many who have had questions pressed upon them about the difficulties of this great and intricate undertaking.

Cordially yours,

(Signed) Newton D. Baker,
Secretary of War.

Major S. H. Wolfe,
War Risk Insurance Bureau,
Treasury Department.

Treasury Department
Washington
July First, Nineteen Eighteen.

Major S. H. Wolfe,
Bureau of War Risk Insurance,
Washington, D. C.

My Dear Major Wolfe:—

By direction of the Secretary I am writing to acknowledge receipt of the copy of the report submitted by Col. Herbert M. Lord, Herbert D. Brown, and yourself, covering your survey of the work of paying to the relatives and dependents of soldiers, the moneys due them under the provisions of the War Risk Insurance Act.

In this connection, I wish to express to your associates and yourself, the appreciation of the Treasury Department, of the thorough consideration you have given to the problem and the valuable service you have rendered.

In line with the suggestion of the Secretary of War, we are undertaking to arrange for the publication of the report as a public document.

Sincerely yours,

(Signed) Thos. B. Love,
Assistant Secretary.

It was felt that many of the reforms which had been suggested could now be left in the hands of the Bureau Chiefs and that I could be of more use to the Government if I addressed my attention to the solution of some of the problems of my own Corps, which General Lord—much to the gratification of everyone in the Army he had been made a Brigadier General in the National Army—on numerous occasions had discussed with me. I accordingly sent the following letter to Mr. McAdoo:

July 17, 1918.

Hon. William G. McAdoo,
Secretary of the Treasury,
Washington, D. C.

My Dear Mr. Secretary:—

When I returned from France last January, you paid me the high compliment of requesting the Secretary of War to detail me to assist you in connection with the War Risk Insurance Bureau.

It is unnecessary for me to refer to the condition of the Bureau at that time, to the great number of complaints which were pouring in and to the dissatisfaction existing among the dependents of thousands of our soldiers throughout the country—a condition which threatened to have a serious effect upon the morale of our fighting forces.

It is equally unnecessary to refer to the present condition of affairs at the Bureau, to the solution of the many problems of administration which have risen and to the establishment of a centralized control, instead of the aimless distribution of authority when I first became connected with the organization. If I am entitled to even a small share of the credit for that development, I shall feel that my detail has been successful.

But notwithstanding the pleasant association with those in charge of the Bureau's work, I must, nevertheless, recognize that my own Corps has had problems placed upon it in the solution of which I feel that my previous professional training has peculiarly fitted me to assist.

If, therefore, in your opinion, the Bureau is in a position which will permit my services being directed to the consideration of problems existing in other Departments, I respectfully request that I may be given the necessary clearance papers.

Allow me, my dear Mr. Secretary, to take this opportunity of expressing to you my pleasure at being selected by you for this work so important to the welfare of our Government at this time. It has been a genuine pleasure to be associated with you, the Assistant Secretary, the officers of the Bureau, and the Chief of the Bureau of Efficiency, at the hands of all of whom I have received nothing but uniform kindness and courtesy.

In view of the urgency of some of the problems, may I bespeak for this, your prompt consideration?

Believe me to be,

Very respectfully,

(Signed) S. H. Wolfe.
Major, Q.M.R.C. United States
Army, detailed to Bureau of
War Risk Insurance.

I showed this to General Lord, who seemed much interested and the next morning's mail brought me a copy of a memorandum which he had sent to the Administrative Division of the Quartermaster General's Department:

Office of the Assistant to the Acting Quartermaster General Finance
July 17, 1918.

Memorandum for Administrative Division:

Major S. H. Wolfe, Q. M. R. C., is now on duty with the Treasury Department at the request of the Secretary of the Treasury, where he has been intimately connected with the work of the Bureau of War Risk Insurance. If, in the course of developments there, he should, eventually, be relieved from duty in the Treasury Department, it is requested that he be assigned to duty in the Office of the Assistant to the Quartermaster General, in charge of Finance.

H. M. Lord,
Brigadier General, Q. M. Corps, N. A.,
Assistant to the Acting Quartermaster General.

I heard nothing from the Secretary of the Treasury until July 22nd, when the following letter from Mr. Love was received:

Assistant Secretary of the Treasury
Washington

July Twenty-second, Nineteen Eighteen.

Major S. H. Wolfe, Q. M. R. C.,
Bureau of War Risk Insurance,
Washington, D. C.

Dear Major Wolfe:—

Your request of July seventeenth to be ordered to return to the War Department, addressed to the Secretary of the Treasury, has been favorably considered.

As soon as you have completed matters referred to you for consideration, you are relieved from duty with the Treasury Department, and will report to the Secretary of War for further instructions.

Permit me to express the thanks of the Treasury Department for the very valuable services you have rendered in connection with the work of the War Risk Insurance Bureau, and, as well, my own personal appreciation of the uniform courtesy and devotion to duty which has characterized it. You have contributed, in a very large measure, to the success of the important work of the Bureau.

Sincerely yours,
(Signed) Thomas B. Love,
Assistant Secretary.

This was followed by Special Orders 172:

War Department, Washington, July 24, 1918.

Special Orders No. 172: Extract

160. Maj. Samuel H. Wolfe, Quartermaster Reserve Corps, is relieved from further duty in the Bureau of War Risk Insurance and will report to the Quartermaster General for duty in the Finance division of his office.

By order of the Secretary of War,

Peyton C. March,
General, Chief of Staff.

Official:
H. P. McCain,
The Adjutant General.

XXII

After I had reported to General Robert E. Wood, acting Quartermaster General, and had been received most graciously by this talented officer and ordered to report to General Lord, I learned for the first time that by direction of the Secretary of War, General Lord discussed my case with the Chief of Staff and had submitted the following memorandum:

Office of the Assistant to the Acting Quartermaster General Finance

July 20, 1918.

MEMORANDUM for Administrative Division.

Attention: Major Jacobson.

Under recent date, this office recommended that if, as it was understood, Major S. H. Wolfe, Q. M., U. S. R., were relieved from duty with the Treasury Department that he be assigned to duty in the office of the Assistant to the Quartermaster General in charge of Finance. It is now learned that Major Wolfe has made request for such relief and that in all probability his request will be granted at an early date, and it is, therefore, recommended that on such relief he be directed to report to the Officer in charge of Quartermaster Finance for duty in his office and that, in view of the splendid service he has rendered and the constructive work he has performed in connection with the Bureau of War Risk Insurance and other work in the Cantonment Division prior thereto, that he be promoted to the rank of Lieutenant Colonel, N. A. The Chief of Staff directs verbally that this recommendation be brought to his personal attention.

H. M. Lord,

Brigadier General, Q. M. Corps, N. A.
Assistant to the Acting Quartermaster General.

This recommendation soon bore fruit as evidenced by Special Orders:

War Department, Washington, July 29, 1918.

Special Orders No. 176:

Extract:

419. The appointment of Major Samuel H. Wolfe, Quartermaster Reserve Corps, to the grade of Lieutenant Colonel, Quartermaster Corps, National Army, with rank from July 29, 1918, is announced. He will report to the Acting Quartermaster General of the Army for assignment to duty in his office.

By order of the Secretary of War:

Peyton C. March,
General, Chief of Staff.

Official:

H. P. McCain,
The Adjutant General.

The months that followed were most happy ones. Few civilians have any idea of the problems which arise in Army administration or the system which it has been found necessary to use in handling those matters. Not only had General Lord installed an efficient system for solving the many intricate problems submitted to him, but he had surrounded himself with a staff whose loyalty and devotion to him might well serve as a model in and out of the Army. Without, in any sense, being a martinet or a stickler for empty forms, he insisted upon the observance of those amenities of military courtesy which made service on his staff so delightful. No officer—no matter how inferior his rank—ever felt any hesitancy in submitting to General Lord troublesome problems, with the firm conviction that the experience and good sense of the General would soon find a way to solve the difficulty. It was one of the very few offices in the War Department with which I came in contact in which there were no petty jealousies. Every man realized that he would get from General Lord a square deal and that no favoritism existed.

The atmosphere of confidence and willingness to help which existed in the office is well illustrated by an occurrence shortly after I reported for duty. The General sent for me and announced his intention of appointing me his Executive Officer. Those who have had any experience in Bureaus of the Army realize the power and influence of the Executive Officer. Unless otherwise directed all matters are submitted to him before being discussed with the Bureau chief. Slight reflection will indicate the necessity for this arrangement as it would be an impossibility for the Chief to decide upon question of policy if he were required to bother with details. The Executive Officer, therefore, acts as a filter, weeding out those matters which can be effectively handled by subordinates and permitting only the more important subjects to come before his Chief. It can be seen readily that the position is one of great delicacy and when General Lord announced his intention of making me his Executive Officer I ventured to point out to him that this appointment might cause some resentment on the part of the Officers of the permanent establishment who had been detailed for duty for some time in the office and assured the General of my willingness to serve him in any way he wished, whether I had the title or not.

In the kindest manner possible the General pointed out that while considerations such as I had urged might be pertinent in the administration of a private business, he, as the newly appointed Director of Finance, was charged with the duty of organizing his office in the most efficient way, that he intended to have me take charge of the preparation of the War Department estimates to be submitted to Congress and that the importance of this work rendered it necessary that it should be performed by his Executive Officer. Many Bureau Chiefs would

have resented a suggestion such as the one I made, but his treatment of me in this matter was characteristic of General Lord.

The preparation of the estimates to be submitted to the Congress by the War Department is a complicated affair. My first experience was with the Deficiency Bill, which is always introduced after the regular appropriations have been made and is intended to provide for expenditures in excess of those estimated in the original bill. The method followed seemed to me to be very unbusinesslike and unscientific. Separate appropriations were made for the different activities and money required for activity (A) could not be paid for from the money appropriated for activity (B) even if activity (B) did not require any or all of the money which had been anticipated; in consequence, deficiencies existed in some appropriations while surpluses occurred in others. The method then used might well be compared to a house which had a separate water tank on the roof for each of the rooms. It can be seen readily that some of the tanks would be full, while others were empty and would require refilling. The logical plan would be to have the water from a central tank available for use in the different rooms and the necessity would disappear for keeping certain tanks filled with water which would never be used. Thanks to General Lord, this condition was remedied—if not in its entirety, at least partially—and if our Government adopts a proper budget system, this criticism will no longer exist.

The sessions with the House Committee on Appropriations were very interesting. Its Chairman was Swager Shirley of Kentucky, a most brilliant man. Unhappy indeed was the officer—it mattered not whether he was a Major General or a Second Lieutenant—who was not prepared to give an intelligent reason for his request for funds. A keen, analytical mind, associated with a tongue capable of the most biting sarcasm, were a combination which proved the undoing of many an officer who tried to “bluff through” his request. Those of us who attended the hearings always knew that when Mr. Shirley threw his glasses on the papers in front of him and ordered the stenographer “lift up your pen,” an explosion was due and when the smoke cleared away the offender would have shrunk to microscopic proportions.

Although the Deficiency estimates were submitted to the Committee on Appropriations, the regular fiscal year estimates were submitted to the House Committee on Military Affairs. I suggested to General Lord that in the preparation of the estimates for the F. Y. 1920, of which he, as the Director of Finance was in charge, we should save the time of the Committee and embarrassment to various Bureau Chiefs by having “dress rehearsals.” This plan was carried out and for a number of weeks we held daily sessions with the heads of the different Bureaus and the assistants who prepared their estimates; they were grilled in the same way in which we felt they would be

examined at the hearings, the weak points in their estimates were developed and the necessary data to support the estimates were outlined in advance; in consequence, when the hearings took place, the requests for information had been anticipated to a large extent and much time saved.

To use an Army expression, "the eagles sprouted on my shoulders" as a result of the following order:

War Department, Washington, October 31, 1918.

Special Orders No. 255:

148. The appointment of the following-named officers in the Quartermaster Corps, United States Army, during the existing emergency, with rank from October 29, 1918, are announced.

To be Colonels.

Lieut. Col. George M. McConnell, Quartermaster Corps

Lieut. Col. Samuel H. Wolfe, Quartermaster Corps

Lieut. Col. Kenneth P. Williams, Quartermaster Corps

(21-2. A. G. O.-Q. M. C.)

By order of the Secretary of War:

Peyton C. March,
General Chief of Staff.

Official:

P. C. Harris,
The Adjutant General.

The Armistice was signed November 11th, 1918, and it was interesting to note how unconsciously every emergency officer's efforts were relaxed. It was one thing to serve your country while it was at war, but an entirely different one to serve in the Army in peace times. The work of the Finance Department, however, still continued at a high pitch, for demobilization brought with it almost as many problems as mobilization. In those days Roy O. Kloeber, the Assistant Director of Finance, was a tower of strength to General Lord, as he always had been during the many years in which they had been associated. Kloeber's knowledge of War Department precedents was almost uncanny and his value to General Lord and the Finance Department was inestimable.

Early in April I felt that I could be spared from the Army and therefore requested my discharge. This was granted April 2nd, 1919 (Par. 2, S. O. 75 P.S. & T. 1919) and I left Washington that day.

It was a great satisfaction to feel that for twenty-two months I had been permitted to serve my country as a commissioned officer in the Army; to feel that the work I had done had been of a constructive nature for no matter how badly the Bureau of War Risk Insurance was handled, it marked a mile stone in the assumption of liability by a Government on behalf of its soldiers and sailors; to feel that my efforts had been appreciated as shown by the three promotions which I had received in so short a time.

Shortly after my return to civilian life I received from the War Department an official copy of a communication from

General Lord "in appreciation of your services as a commissioned officer of the Quartermaster Corps," as follows:

April 4, 1919.

201-FP-2 (Wolfe, S. H.)

MEMORANDUM for the Director of Purchase, Storage and Traffic.

Subject: Services rendered by Colonel S. H. Wolfe, Q. M. C.

1. Under date of April 2nd, 1919, Colonel S. H. Wolfe, Q. M. C., Assistant to the Director of Finance and Executive Officer, at his own request, was discharged from active service as a commissioned officer of the United States Army.

2. Shortly after the declaration of war, Colonel Wolfe applied for and received a commission as Captain, Quartermaster Reserve Corps, and was assigned to duty in Washington in the Office of the Cantonment Division. Colonel Wolfe is an insurance actuary in civil life, and one of the best known in this country, and his equipment was immediately called into play in connection with the insurance interests involved in the construction of the cantonments. General Littell, at that time in charge of such construction, states that Colonel Wolfe was personally responsible for saving to the Government something more than \$500,000 by his intimate acquaintance with insurance matters.

3. While on duty in the Cantonment Division, he was called upon to assist the commission which, under the direction of the Secretary of the Treasury, was formulating a measure to provide for the dependents of soldiers and insurance for commissioned officers and enlisted men, and resulted in the War Risk Insurance Act, which became a law October 6, 1917. On the completion of that work he was sent to Canada and afterwards to England and France as the special representative of the Secretary of the Treasury to study relief and compensation systems of the Allied Governments, and while in France, on that duty, put in effect in the American Expeditionary Forces the provisions of the War Risk Insurance Act, which became a law while he was abroad.

4. Returning to this country he was detailed as the special representative of the Secretary of the Treasury in connection with the workings of the Bureau of War Risk Insurance, and was responsible for the institution of many procedures and reorganizations that resulted in relieving, to a great extent, the congested condition that existed there at the time.

5. On the conclusion of that work, he was detailed in the office of the Director of Finance and made Assistant Director and Executive Officer. To this task he brought a splendid equipment and a familiarity with financial problems that proved of the greatest assistance.

6. Colonel Wolfe is a man of almost unerring judgment, has a very wide knowledge of affairs, is indefatigable, and an officer of the very highest character and of very unusual ability.

7. It is requested that this letter be made a part of his military record and that he be furnished a copy for his own information.

H. M. Lord,
Brigadier General,

Assistant to the Director of Purchase,
Storage and Traffic, Director of Finance.

XXIII

I had expected that when I was discharged from the service in April, 1919, I had made my last official appearance in khaki.

As an officer in the Reserve Corps, the President of the United States had the power to call me into active service for fifteen days in any calendar year, and on July 14th, 1921, I received instructions from the Adjutant General directing me to report to the Chief of Finance in Washington for duty. When I did so, General Lord put me in charge of the preparations of the retrenchment program and the preparation of the 1923 War Department budget to conform to the requirements of the Secretary of War.

The post of Director of the Budget had been created and its first incumbent was Brigadier General Charles G. Dawes, who at a great personal sacrifice gave up his banking connections in Chicago and devoted his entire time to "squeezing" the appropriations made to the various Government activities, in order that demands upon the Treasury might be limited to actual necessities.

In addition to Major Browne and Captain Denning of General Lord's Staff, two representatives from the General Staff—Colonel J. B. Allison and Lt. Colonel Edwin A. Hickman—were detailed to assist in this important work. All in all, it was one of the most interesting details which could have come to anyone. It gave me a better insight into the true relationship between Congressional appropriations and Departmental disbursements than I could have obtained in any other way. I was relieved from duty on July 29th, 1921, and proceeded to Lake Placid.

This memorandum would be incomplete did it not record what was the greatest honor which has ever been paid to me.

On November 10th, the President of the United States sent to the Senate my nomination as Brigadier General, Finance Reserve Corps, Army of the United States, and on November 22nd the Senate confirmed the nomination.

XXIV

As indicated in the Foreword, many of my Father's papers were lost by shipwreck, and in order to obtain a definite record of his services during the Civil War, I asked the Adjutant General of the Army to furnish me with an abstract from the official records, which he did, as follows:

WAR DEPARTMENT

THE ADJUTANT GENERAL'S OFFICE STATEMENT OF THE MILITARY SERVICE OF

Solomon B. Wolff, or Solomon B. Wolfe, in the Civil War.

Official records in this office show services in the Civil War under the name of Solomon B. Wolfe, or similar names as follows, all the services having apparently been performed by the same person.

Solomon Wolff was enlisted August 27, 1861, at Newport, Kentucky, in the General Service of the United States; was appointed Hospital Steward September 2, 1861, and was honorably discharged as Hospital Steward August 3, 1863, at Bowling Green, Kentucky.

He was mustered in as Solomon Wolff October 18, 1863, at Nashville, Tennessee, to date August 4, 1863, as Assistant Surgeon, 7th Regiment, Kentucky Cavalry Volunteers, to serve three years. He tendered his resignation as such November 29, 1863, at Nashville, Tennessee, on account of domestic affliction, and was honorably discharged in Special Field Orders, No. 335, Par. 2, Department of the Cumberland, dated December 14, 1863, to take effect from that day. While an officer of this regiment, it appears that he served at different points in Tennessee and Kentucky, being for a time Medical Director of East Tennessee, at Knoxville.

He entered into a contract February 3, 1864, under the name Solomon Wolff as a Contract Surgeon, United States Army, and performed duty in that capacity at the Medical Director's Office, Department of the Ohio, at Knoxville, Tennessee. The contract was terminated June 3, 1864.

He was mustered in June 14, 1864, at Cincinnati, Ohio, under the name Solomon Wolff, as Assistant Surgeon, 165th Regiment, Ohio Infantry Volunteers, to serve 100 days, and was mustered out and honorably discharged as such with the regiment August 31, 1864, at Camp Dennison, Ohio. While a member of this regiment he is shown to have been on duty at different times at Sandusky, Ohio, Johnson's Island, Ohio, and Covington, Kentucky.

He was mustered in October 22, 1864, at Columbus, Ohio, under the name Solomon Wolff, as Surgeon, 181st Regiment Ohio Infantry Volunteers, to serve one year, and he has been recognized by this Department as having been mustered in as such to take effect from October 14, 1864. He was mustered out and honorably discharged with the regiment July 14, 1865, at Salisbury, N. C., as Major and Surgeon. As a member of this regiment he served in Tennessee, and was later, January 14, 1865, detailed for duty under the Medical Director, District of Western Kentucky, at

Paducah, and was relieved from that duty April 10, 1865, and directed to report to his regiment, which he joined May 24, 1865, at Salisbury, N. C.; was detailed June 23, 1865, at Salisbury, to take charge of the Field Hospital of the 22nd Division, 23rd Army Corps, and was announced June 27, 1865, as Medical Director of that Division.

This officer's name is variously borne, also, on the 7th Kentucky Cavalry, and the 181st Ohio Infantry, as S. B. Wolff, Sol. Wolff, S. Wolfe, and S. B. Wolfe, and he signed his name at different times as S. Baird Wolff.

By authority of the Secretary of War;

(Signed) P. C. Harris,
The Adjutant General.

After my Father's death, I found among his papers the following:

Headquarters, Distr. North Alabama,
Medical Director's Office
Decatur, Ala., November 23, 1864.

Surgeon S. B. Wolff,
181 Ohio Inf.,
Chief of Operating Staff.

Dear Sir:—

Allow me to thank you for your valuable services today in the hospital and on the battlefield. It affords me great pleasure thus to be able to testify to your professional worth and acquired skill. My thanks are also due to your assistants; you will convey these to them in my name. From them, I learn of your wonderful coolness at the operating table, a trait which one would hardly expect to find in one so young.

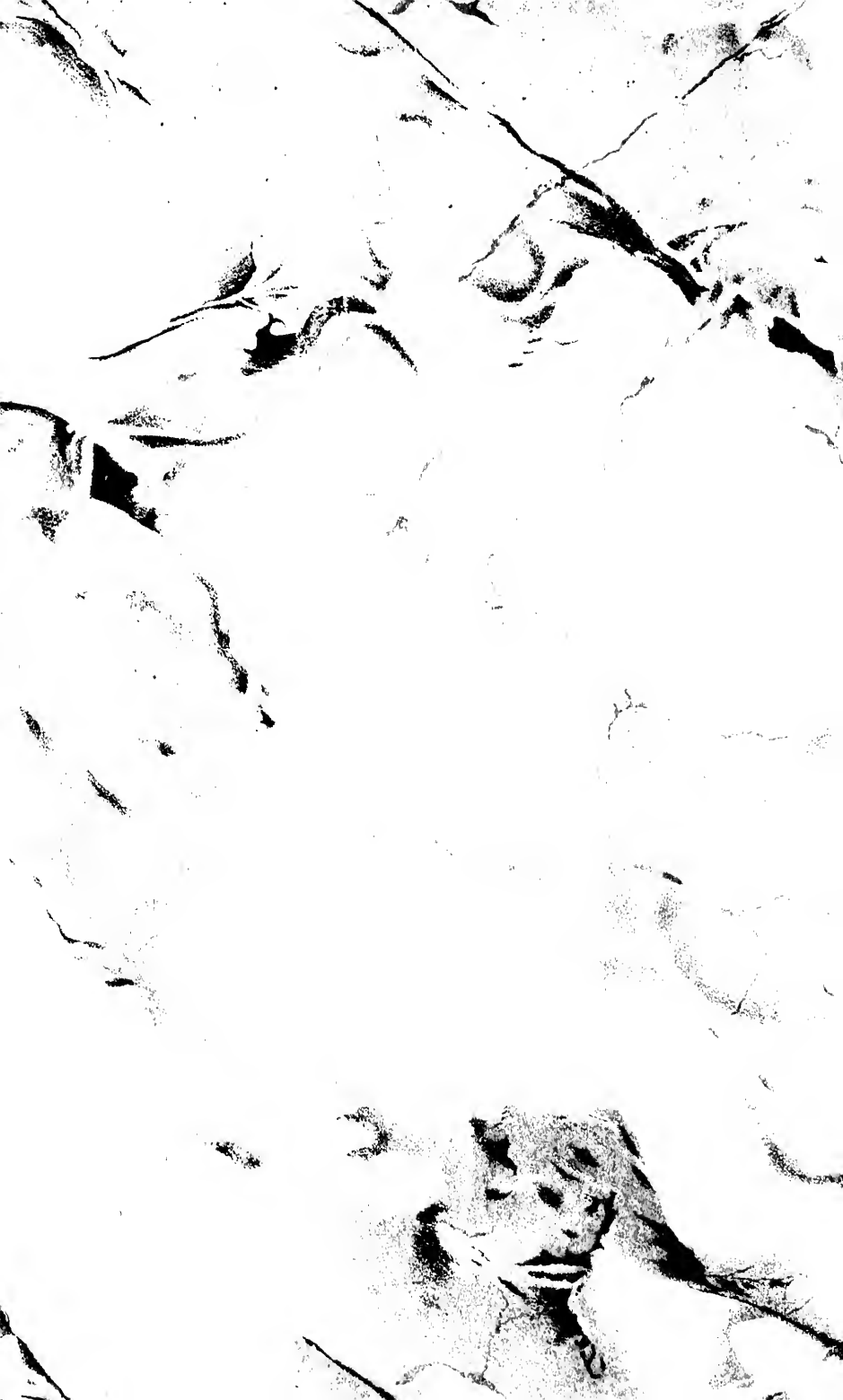
Believe me, my dear Doctor, to be as ever

Your friend,

(Signed) Job J. Stephens,
Medical Director.

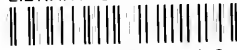
P. S.:—General Granger desires me to inform you that honorable mention has been made of your name in his dispatches to the Department.

J. J. S.





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